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ABSTRACT

This report details the findings of a national project on union retirees and retirement programs. Chapter I provides an introduction and discusses the history of the project, project design, and structure of the report. In Chapter II, the study of union retirees is detailed and a comprehensive data base of information on union retirees is presented. These topics are included: (1) demographic characteristics of union retirees; (2) work and union histories of retirees; (3) retirement preparation and timing; (4) financial status; (5) health care and health status; (6) patterns of leisure and work activities; (7) programs and services for retirees; (8) retiree attitudes and opinions; and (9) political interests and participation. Implications and conclusions emerging from the data are then discussed. Chapter III provides an analysis of programs and services for retirees offered through local unions and union retiree clubs. The chapter also examines the relation of retirees to their locals, describes characteristics of retiree clubs, and offers a set of implications and conclusions. The appendix includes the union retirees survey form and the form for surveying union affiliated programs. (ABL)

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VOLUME I

UNION RETIREES: ENRICHING THEIR LIVES ENHANCING THEIR CONTRIBUTION

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UNION RETIREES:
ENRICHING THEIR LIVES
ENHANCING THEIR CONTRIBUTION

VOLUME I

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1990

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The project was guided by an enthusiastic Advisory Group. These individuals provided us with 1) names and addresses of retirees for the survey of retirees, 2) contacts in each local union for the study of local unions and retiree clubs, and 3) union contacts in the case study communities. More importantly, they offered a great deal of advice on what issues should be explored through the project and a great deal of support and encouragement throughout the project. Without their assistance and support this project would not have been possible. The project Advisory Group comprises the following individuals:

Jacob Clayman - National Council of Senior Citizens (NCSC)
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Valarie Ervin - UFCW
Tim Foley - UAW
Roni Garnecki - BCT
Robin Gerber - UBC
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Bert Seidman, Director, AFL-CIO Department of Occupational Safety, Health and Social Security, and Larry Smedley, former Associate Director of the Department and current Executive Director of the National Council of Senior Citizens, have been constant sources of insight and encouragement throughout the project. Karen Ignagni, Associate Director of the AFL-CIO Department of Occupational Safety, Health and Social Security, and Meredith Miller, Employee Benefit Specialist, in the Department joined the project in its second year and provided support and assistance.

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I. UNION RETIREES AND RETIREMENT PROGRAMS

A. Introduction

The transition from worker to retiree has profound implications for the roles, responsibilities, and resources of the individual. It signifies the end of one phase of life and the beginning of a new one. The ease of the transition to retirement and the quality of life during the retirement phase are determined by a multitude of factors - health, finances, activity, family, and friends.

Many adults in retirement or approaching retirement are ill prepared for their new and changing status. After a lifetime of working, with all the routines and security benchmarks that were built into daily living patterns, they are confronted with a new period in their lives; one full of many uncertainties and changes with major social, economic, and psychological consequences. At the same time there is a major untapped resource of experience, knowledge, and skills among the retired population.

Because the ranks of retired union members are growing rapidly, in the mid-1980's the AFL-CIO recognized that a more comprehensive approach to retirement issues was needed. It decided that the development of a knowledge base on 1) the needs, attitudes, and behaviors of union retirees and 2) the nature and extent of programs and services for union retirees was a necessary prerequisite to improving and exploring union policies and programs to enrich the lives and enhance the contribution of union retirees.

This report details the findings of a national project on union retirees and retirement programs. A number of questions guided this project:

1. Who are union retirees?
2. How well are union retirees physically, socially, and psychologically?
3. How do union retirees feel about their retirement?
4. What do union retirees do?
5. What do union retirees need and want?
6. How do union retirees relate to their unions?
7. What are the characteristics of union retiree clubs and retiree organizations?
8. What programs and services are provided by unions and retiree clubs to their retirees?
9. What programs and services are available in the community for union retirees?
10. How do union retirees feel about social and political issues?

B. History of the Project

Early in 1985, Lane Kirkland, President of the AFL-CIO, created a committee of the AFL-CIO Executive Council to deal with issues of older and retired workers. The AFL-CIO Ad Hoc Committee on Older and Retired Union Members (see Appendix A for a list of members) identified the need for a comprehensive data base on union retirees and retirement programs. Fourteen national and international unions and the AFL-CIO Committee on Political Education (COPE) agreed to participate in a project to develop this data base (a list of the participating unions is also provided in Appendix A). The National Institute for Work and Learning (NIWL) was asked to develop a proposal for a project to study union retirees and retirement programs. The 14 unions and the AFL-CIO agreed to provide major support for the project. With the help of the AFL-CIO, NIWL was able to gain commitments for necessary additional support from the Villers Foundation, the Retirement Research Foundation, the American Income Life Insurance Company, and the U.S. Department of Labor.

Once funding was assured, a project Advisory Group was convened. The Advisory Group consisted of representatives from each of the participating unions, the AFL-CIO, and the National Council of Senior Citizens. At the initial meeting of the group the project design was discussed, and suggestions were made regarding the approaches proposed for each component of the project.

C. Project Design

The project had three major components, each aimed at increasing our understanding about union retirees and programs and services for retirees: a study of union retirees; a study of local union and retiree club programs and services; and community case studies.

The study of union retirees involved a national survey of over 11,000 retirees from the 14 participating unions and COPE. Information was collected on a wide range of topics and issues through a questionnaire mailed to each retiree's home. A set of content areas for the questionnaire was specified and discussed at the first Advisory Group meeting. An initial draft of items was then generated and reviewed, and a first draft of the questionnaire was reviewed by the Advisory Group. After revisions were made, the instrument was brought to three focus groups of retirees for pilot testing (one group in Miami, Florida; one group in Washington, D.C.; and one group in Baltimore, Maryland). Members of the focus groups were asked their perceptions of the study and their opinions of the instrument and specific questions. Based on the focus group comments and pilot test results the questionnaire was further revised and finalized, and survey procedures developed to ensure a high response rate. A more detailed discussion of the research design and methods is presented in Chapter II of this report.

The study of local unions and retiree clubs involved a telephone survey of 56 local union affiliates and retiree clubs from the 14 participating unions. A set of content areas for the telephone survey was discussed by the Advisory Group and a protocol then developed. Information was collected on the relation of retirees to their local unions, the characteristics of retiree clubs, and programs and services for retirees offered by local unions and retiree clubs. After a few telephone interviews were completed, minor revisions were made to the protocol. Chapter III contains a more detailed discussion of the study design and data collection procedures.

The purpose of the community case studies was to gather information on the array of public and private programs and services available to union retirees. An initial list of possible case study cities was developed to reflect diversity of geographical location, economic base, and union representation. Five communities were selected based on recommendations from the Advisory Group. The five communities are: Miami, Florida; Minneapolis-St. Paul, Minnesota; Pittsburgh, Pennsylvania; St. Louis, Missouri; and Seattle, Washington. Interview guides were developed to gather information on: the community context; the programs and services available to retirees; the providers of the programs and services; the quality of programs and services; and the gaps in programs and services for union retirees. Two week-long site visits were made in each community to collect information from representatives of participating and non-participating unions, retiree clubs, organized labor, public and private organizations, and education institutions. In addition, programs were observed and materials collected. The five case studies are published as Volume II of this report.

D. Structure of the Report

As stated earlier, this report details the findings of a national project on union retirees and retirement programs. In Chapter II, the study of union retirees is detailed and a comprehensive data base of information on union retirees presented. Implications and conclusions emerging from the data are then discussed. Chapter III provides an analysis of programs and services for retirees offered through local unions and union retiree clubs. The chapter also examines the relation of retirees to their locals, characteristics of retiree clubs, and offers a set of implications and conclusions.

II. NATIONAL STUDY OF UNION RETIREES

The focus of this chapter is on the findings from the national study of union retirees. The purpose of the study was to develop a comprehensive base of information on union retirees - who they are; how they are; how they spend their time; what they need and want; and how they feel about themselves, their unions, and social and political issues. We begin by discussing the design of the study and the methods of data collection. We then turn to the analysis of the findings. The section ends with a summary of the findings, implications, and conclusions. Of particular interest throughout the chapter will be comparisons between subgroups of retirees differentiated by age, gender, income, former occupation, and other factors.

A. Research Design and Methods

The research design centers around a sample of retirees from the 14 participating national and international unions and the AFL-CIO Committee on Political Education (COPE) chosen to be representative of unions in the AFL-CIO. The COPE sample was used to supplement the sample with retirees from AFL-CIO unions which did not participate in the project. The international union was the sampling unit, with all identifiable retirees from a union eligible for selection in the final study sample. Data collection took place during the spring and summer of 1987.

Sample Design and Response Rates. Two criteria were employed in designing the original sample for the study: the first, that there be sufficient numbers of retirees per participating union to allow for meaningful analysis of union-specific data; the second, that the sample size for each union reflect the size of that union's active membership. Employing these criteria resulted in the following sampling breakdowns: 600 retirees from each of the five smallest unions; 750 retirees from each of the four medium-sized unions; and 900 retirees from each of the six largest unions. The original sample was to be 11,400 retirees. This number was increased to 11,417 when a few of the union samples were one or two over their allotted numbers. In all cases, retirees were randomly selected by the unions or from lists provided by the unions.

The final sample consisted of 11,417 retirees from the 14 participating unions and COPE. Table 2.1 presents a summary of the responses for the study. As the table indicates, 62.3 percent of the eligible sample responded to the survey. Response rates for the individual unions ranged from a low of 38 percent to a high of 77 percent. These response rates by unions should actually be higher, since for 327 of the 919 non-deliverables union identification could not be determined.

Data Collection Procedures. During the spring and summer of 1987, three waves of mail-outs were administered at varying intervals. The initial mailing, which was sent in an envelope from the retiree's international union, included: an introductory cover letter from the President of the AFL-CIO, the questionnaire (a 16 page, largely precoded machine readable schedule containing 77 questions and information on over 450 variables), and a return stamped, addressed envelope. Respondents were guaranteed confidentiality. Three to five weeks later, a follow-up postcard was mailed to all non-respondents reminding them of the questionnaire and asking them to please complete and return it as soon as possible.

Table 2.1

Sample Size and Response Rate

Number of retirees in sample	11,417
Number of non-deliverables	919*
Total eligible sample	10,498
Number of respondents	6,543
Response rate	62.3%

* Non-deliverables were questionnaires that were returned because of incorrect address, because the retiree was deceased, or because the retiree was physically or mentally unable to complete the questionnaire.

Three to four weeks after the postcards were mailed, a second questionnaire and new cover letter from the President of the AFL-CIO were mailed to all subjects who had not responded to date. These efforts resulted in a 62.3 percent response rate.

Content of Questionnaire. A large number of areas were covered in the questionnaire, including: demographic characteristics and background, work and union history, current financial situation, health care and health status, participation in activities during retirement, programs and services for retirees, attitudes and opinions, and political interests and participation. Findings are based on self-reported responses to the individual questions included in the questionnaire. Copies of the questionnaire and of the cover letters are included in Appendix B.

While the data and interpretations that are presented in this chapter should be viewed as representing the findings for this sample of union retirees, we believe that it is safe to consider the results as an approximation for the AFL-CIO as a whole, since these unions represented 60 percent of the AFL-CIO members at the time of the study. All of the findings reported in the following sections of the chapter are based on the national aggregate data for the entire sample of retirees from the unions that participated in the project. Each union has been provided specific data on its own retirees. Individual union confidentiality was guaranteed as a condition for participation.

B. Who Are Union Retirees?

What are union retirees like? Who are they, what are their ages, and where do they live? The answers to these and similar questions provide a useful background for looking at the results of the study.

Demographic Characteristics. The sample was selected to be representative of retirees within the participating unions as well as the AFL-CIO. As such it tends to reflect the demographic composition of the labor movement when these retirees were active workers. Although retirement was the criterion for selection, in the sample there is a wide range of ages - from less than 50 to over 90 years old. The majority of the sample clusters in the 65-74 year old range (Table 2.2, Section A), with a mean age of slightly over 70. There are, however, significant proportions of the sample who are under 65 (21 percent) and 75 or older (27 percent).

Males in the sample outnumber females by over three-to-one, with 76 percent of the sample male and 24 percent female (Table 2.2-B) reflecting the composition of the workforce when these retirees were employed. By comparison, national Census data for 1985 shows the ratio of women to men 65 years or older was three-to-two (American Association of Retired Persons [AARP] and the Administration on Aging [AOA], 1986). The discrepancy between this sample and the Census data from 1985 is not surprising in light of the fact that this sample is of retired union members and that many were under 65 years old.

The racial composition of the sample varies only slightly from national distributions (Table 2.2-C). The sample has the same proportion of Whites as the Census data from 1985 (89 percent vs. 90 percent), a lower percentage of Blacks (5 percent vs. 8 percent), and a higher percentage of "other" (6 percent vs. 2 percent). When we look at the number of years retired (Table 2.2-D) we find that half of the retirees had been retired for less than ten years, one-fourth for 10-14 years, and another one-fourth for 15 years or more.

Table 2.2

Selected Characteristics of Retirees

Characteristic		Percentage with Characteristic
A.	Age	
	Under 65	21
	65-69	27
	70-74	25
	75-79	16
	80 or older	11
B.	Gender	
	Female	24
	Male	76
C.	Racial/Ethnic Group	
	Black	5
	White	89
	Other	6
D.	Years Retired	
	Less than 5 years	17
	5-9 years	34
	10-14 years	25
	15-19 years	15
	20 years or more	9

As Figure 2.1 shows, almost three-fourths of the sample are married. This is not surprising considering the high proportion of males in the sample. In fact, the marital status of this sample reflects that of the older population in general (AARP and AOA, 1986), with male retirees twice as likely as female retirees to be married (85 percent vs. 42 percent). Females, on the other hand, are far more likely than males to be widowed (41 percent vs. 9 percent).

Figure 2.2 shows the educational attainment of the respondents in terms of highest grade completed. Almost one-fourth of the retirees had completed less than ninth grade with over half completing less than high school. The mean level of education for the sample is less than tenth grade which is the same as for the general population of older adults (U.S. Bureau of the Census, 1980).

Residence and Living Arrangements. The majority of retirees in the sample live in rural communities or small town (Figure 2.3). Only 17 percent live in a large city or its suburbs, with an additional ten percent living in a fairly large city or its suburbs.

It is interesting to note that 28 percent of the retirees had moved since retiring, a figure that is considerably larger than the 16 percent of the older population in general who have moved (AARP and AOA, 1986). Figure 2.4 shows the reasons given by the retirees for moving. Reducing housing costs (64 percent), to be in a place with a lower cost of living (60 percent), to be close to family (57 percent), and to be in a safer place (57 percent) were the reasons most often given for moving. To be near other retirees (17 percent), to be in a retirement community (19 percent), and to be in a place with better services for retirees (33 percent) were given as reasons for moving by the smallest percentages of retirees.

Figure 2.1

Marital Status

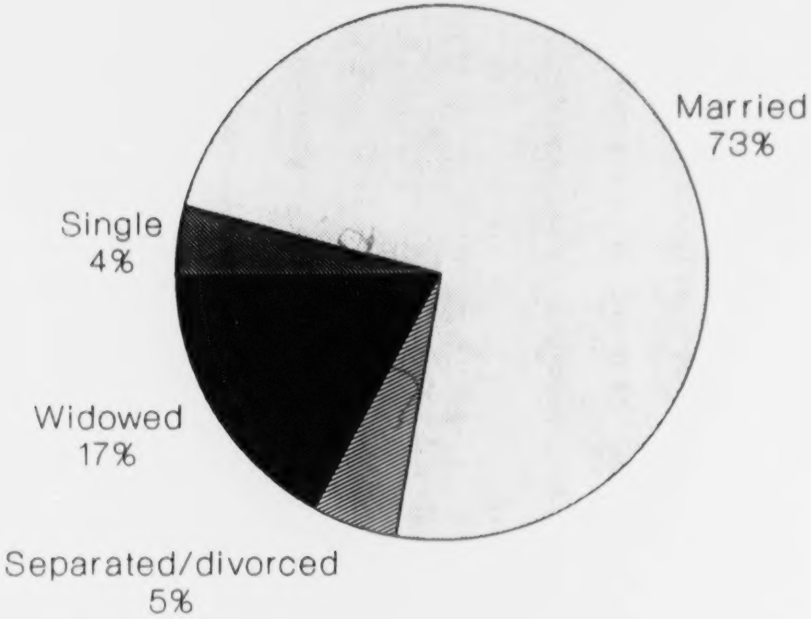
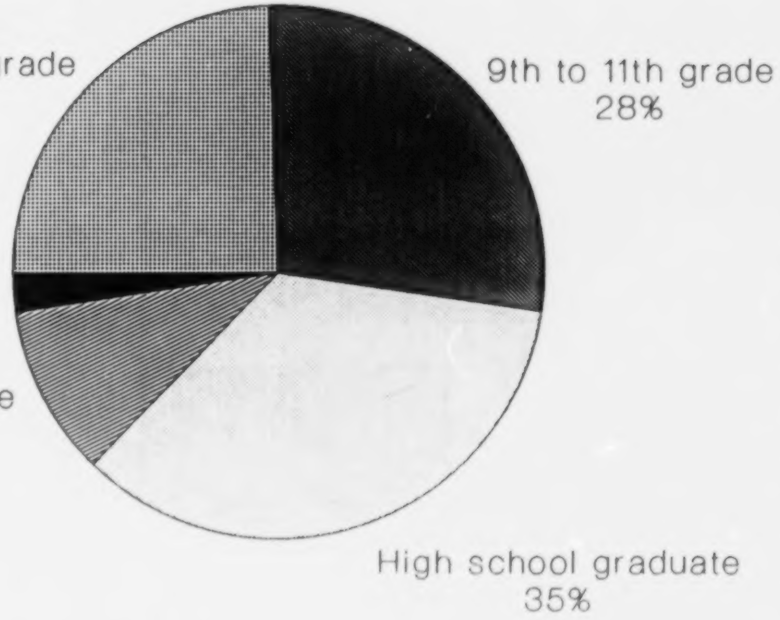


Figure 2.2

Educational Background



Highest Grade Completed

Figure 2.3

Community Size of Residence

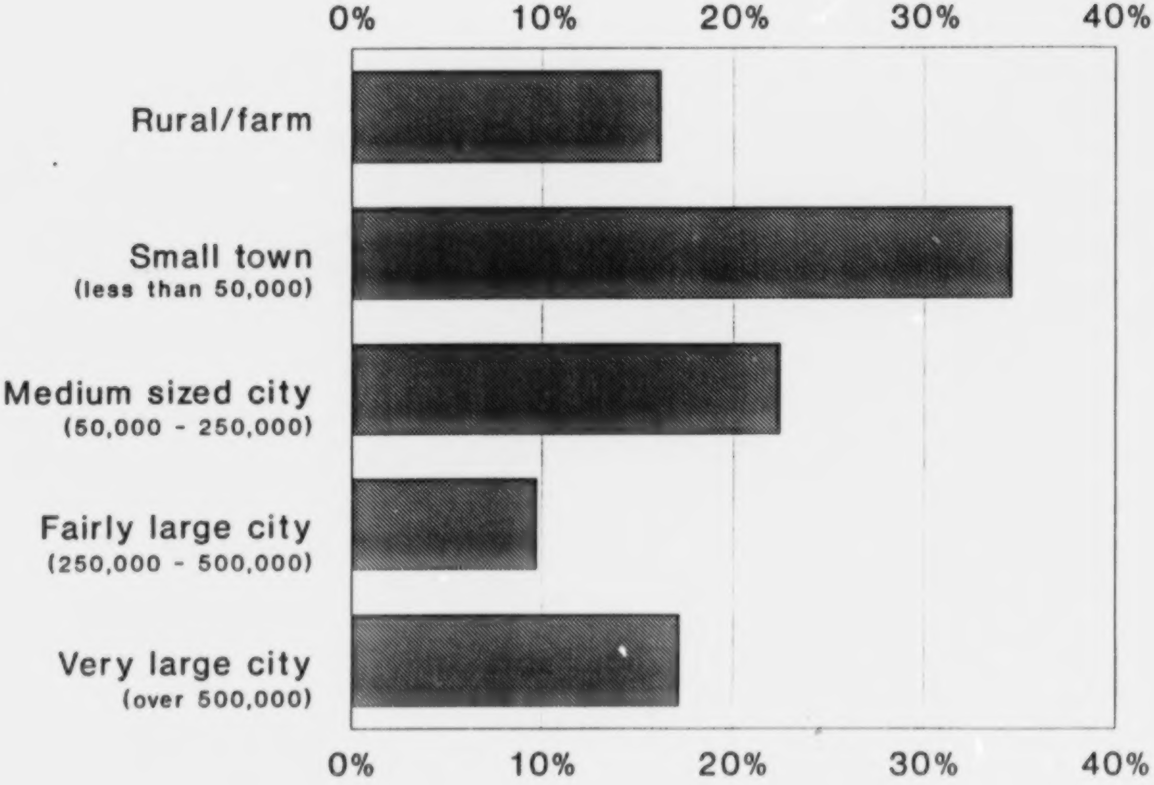
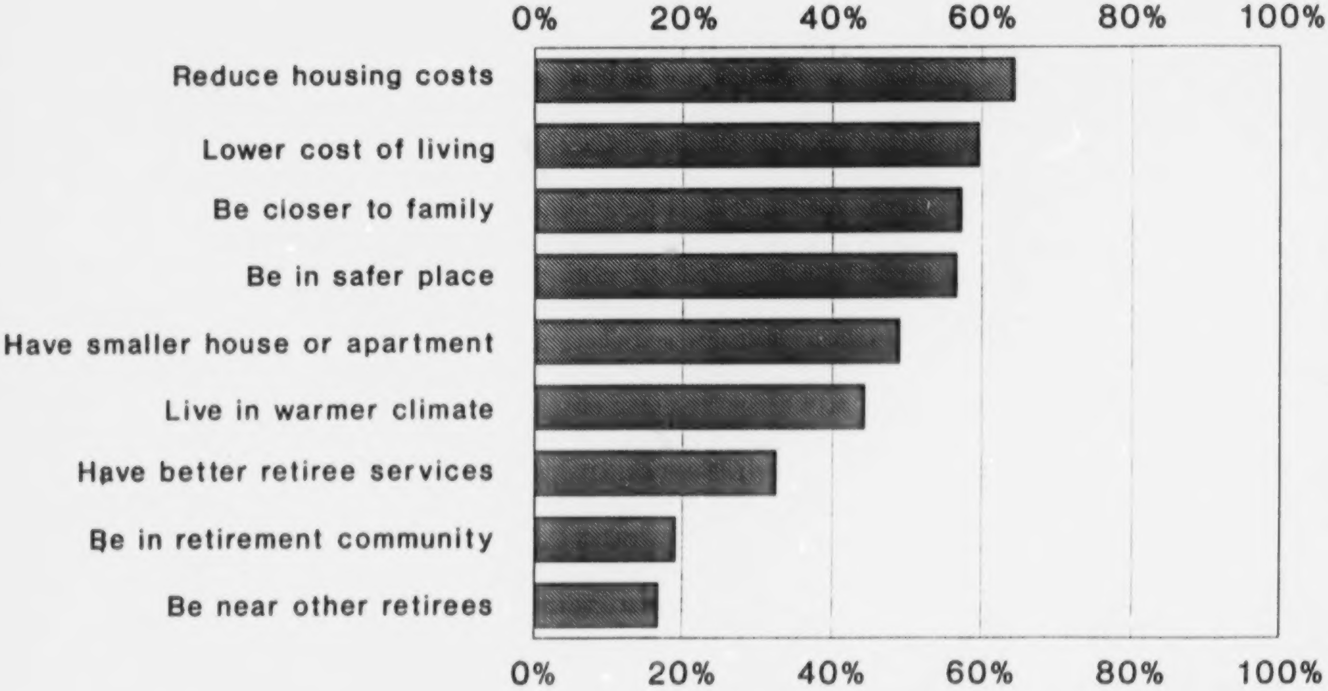


Figure 2.4

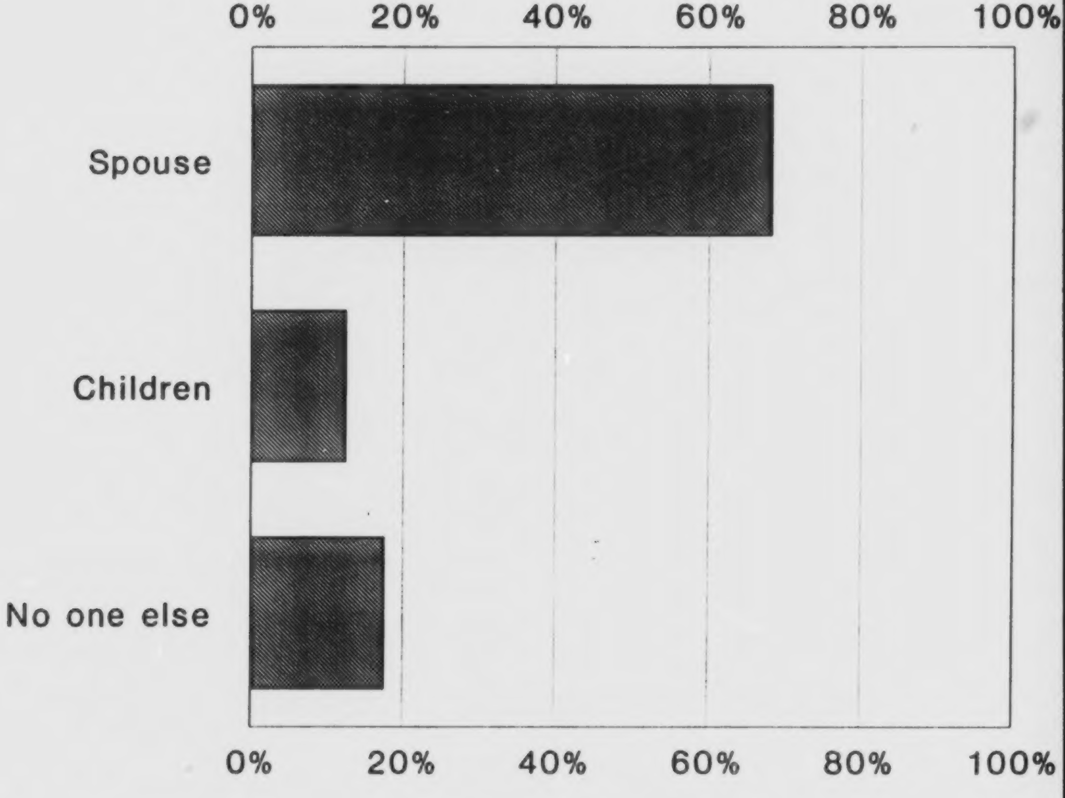
Reasons for Moving
(Percent Responding Yes)



Almost three-fourths of the retirees in the sample live in houses they own. An additional 14 percent live in either mobile homes they own (11 percent) or apartments they own (3 percent). There are a number of interesting differences in the type of housing in which different subgroups of retirees live. First, we find that male retirees are more likely than female retirees to live in houses they own, while female retirees are more likely to rent apartments. Over 75 percent of male retirees live in their own homes compared with 62 percent of female retirees, and almost 20 percent of females live in apartments compared to only nine percent of male retirees. Second, home ownership is strongly related to age. Over 80 percent of retirees younger than 65 own their own homes. The proportion declines to 74 percent for retirees 70-74 years old, and to 58 percent for those who are 80 or older. Older retirees (75 or older) are more likely than younger retirees to live in rented apartments, senior citizens homes, nursing homes, or homes of friends or relatives. Finally, type of housing is strongly related to income. Retirees with incomes of $15,000 or higher are more likely to live in houses they own than are other retirees, while those with incomes of less than $10,000 are more likely to live in rented apartments. In Figure 2.5 we see the living arrangements of the retirees in the sample. As the figure shows, the vast majority (68 percent) live with spouses, while 18 percent live alone. It is interesting to note that 13 percent live in households with a child or children. When we look at differences by age and gender some differences emerge. Retirees under 70 years old are far more likely to live with spouses than are older retirees (77 percent vs. 63 percent). But, almost half of the retirees 80 or older live with spouses. Older retirees, on the other hand, are more likely to live alone than are younger retirees. Almost one-fourth of retirees 70 and older live alone compared to

Figure 2.5

Other Occupants in Residence



13 percent of younger retirees. Male retirees are twice as likely as female retirees to live with spouses (81 percent vs. 40 percent), while a much larger proportion of women live alone (39 percent) than do men (11 percent).

If we compare our sample to the general population of persons 65 or older (AARP and AOA, 1986), we see that the living arrangements of women are very similar while the patterns for men differ slightly. Specifically, 40 percent of the women in our sample compared with 38 percent of older women in general live with spouses. The corresponding percentages for women living alone are 39 percent versus 43 percent. Somewhat more men in our sample, compared to older men in general, live with spouses (81 percent vs. 75 percent), but fewer live alone (11 percent vs. 18 percent).

This profile suggests that the union retirees described here are:

- far more likely to be male than female;
- relatively old, with a mean age of over 70;
- racially similar to national distributions of adults 65 years and older;
- fairly long term retirees, with half retiring in 1977 or earlier;
- more likely to be married than not, with males twice as likely as females to be married;
- similar to national distributions on level of educational attainment, averaging less than tenth grade;
- generally residents of small towns and rural communities and geographically stable;
- living in homes that they own, usually with spouses; and

- overall very similar to the general population of adults 65 and older except in the proportion of males and females; a difference which results, in large part, from the nature of the population being studied - retired union members.

The characteristics of the union retirees in the study provide a context within which to place the findings in the following sections of this chapter, where we look at: the work histories of retirees; their reasons for retiring and retirement status; their financial status; their health care and health status; their activities; programs and services for them; their attitudes and opinions on personal, senior, social, and political issues and about the future; and their political participation.

C. Work and Union Histories of Retirees

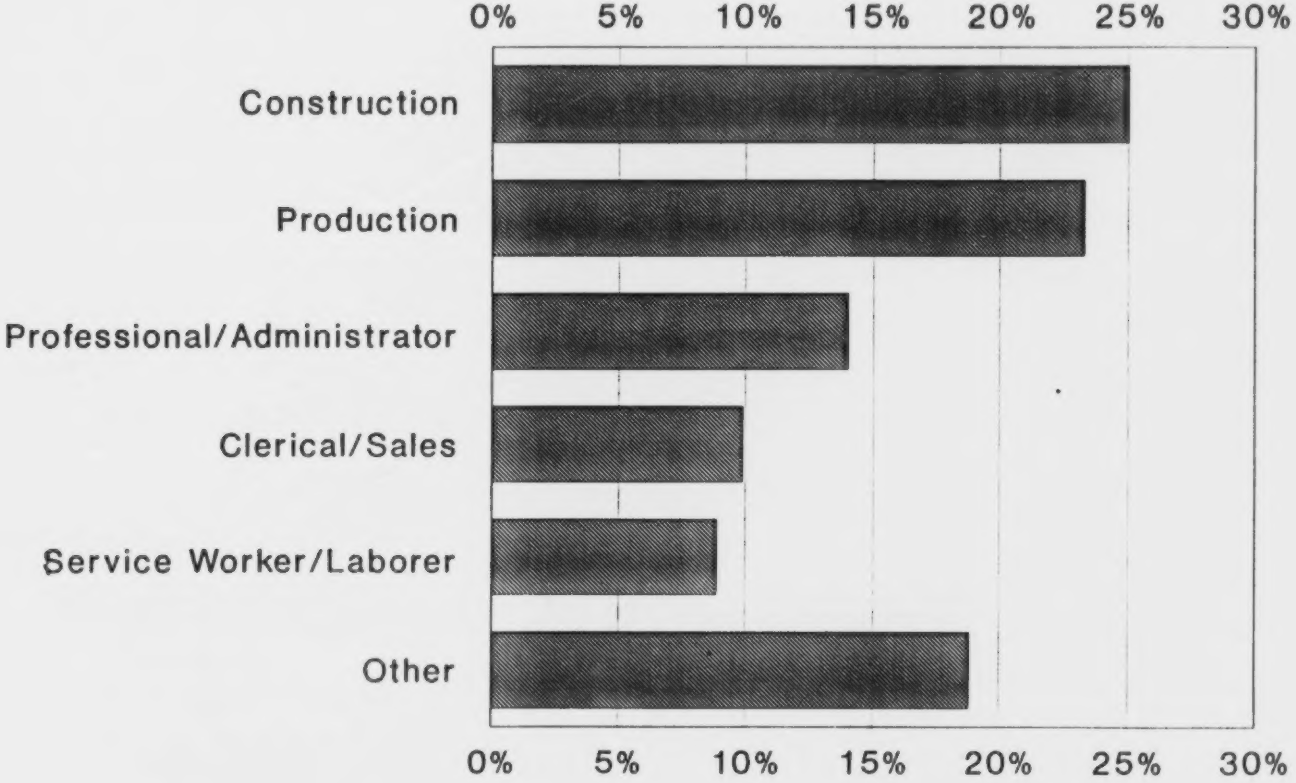
In this section we examine the work and union histories of retirees. We begin by looking at the nature and length of employment in their last jobs before retirement. Then we turn to an examination of their histories with their unions including length of membership and level of participation. As with demographic characteristics, this information is important for setting a context for understanding the current life situations of retirees.

Occupations At Time Retirement. As Figure 2.6 shows, the largest groups of retirees were construction workers (26 percent) and production workers (23 percent). An additional 14 percent were professional workers or administrators, ten percent were sales or clerical workers, and nine percent were personal service workers, commercial service workers, or laborers.

It is difficult to compare the occupations of these union retirees to other retirees because of differences in measures of occupations. Harris and Associates (1981) in a study

Figure 2.6

Occupation at Retirement



for the National Council on Aging found the following distribution of occupations for retirees: 27 percent professionals or managers; 20 percent clerical or sales workers; 10 percent skilled craftsmen; 20 percent unskilled laborers; 15 percent service workers; and nine percent other. Our sample of union retirees clearly has a larger proportion of construction, production, and other skilled workers than does the national distribution. There is also a smaller percentage of sales, clerical, service, and unskilled laborers among the union retirees than in the NCOA study. These differences are not unexpected because of the nature of the population and unions under study. Workers in certain occupations (crafts, construction, and manufacturing) have been far more likely to be union members than are other workers. Because this is a study of union retirees the sample draws more heavily from occupations that are unionized. It should be pointed out, however, that as Figure 2.6 shows there are substantial proportions of retirees from a wide spectrum of occupations.

When we compare retirees of different ages, incomes, and genders on the occupations they held when they retired, we find the following:

- Little difference in the occupations held by younger and older retirees. The only real difference is with the percentages who were construction workers, where we find 28 percent of retirees under the age of 70 compared with 22 percent for older retirees.

- As might be expected, male retirees are far more likely than female retirees to have been employed as construction workers (33 percent vs. 1 percent), and skilled maintenance workers (10 percent vs. zero percent). A higher proportion of female than male retirees were employed as sales workers (10 percent vs. 2 percent), clerical workers (21 percent vs. 2 percent), production workers (34 percent vs. 20 percent), and personal service workers (3 percent vs. 1 percent). It is interesting that three-fourths of all female retirees were employed in production, clerical, and sales occupations, while three-fourths of the male retirees were employed in construction, production, skilled maintenance, and professional occupations.

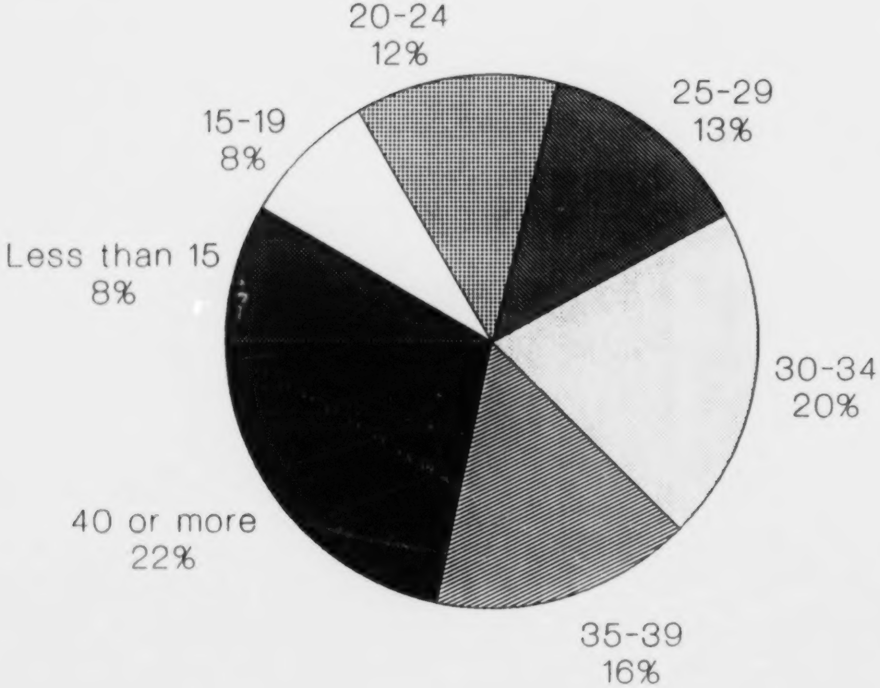
- Retirees with incomes of less than $15,000 are more likely than those with higher incomes to have been employed as production workers (29 percent vs. 19 percent) and laborers (5 percent vs. 2 percent). Retirees with incomes of $15,000 or higher are more likely than those with lower incomes to have been professionals or administrators (19 percent vs. 7 percent), skilled maintenance workers (9 percent vs. 6 percent), and construction workers (27 percent vs. 23 percent).

In terms of the number of years employed in the occupation, we find that the majority (58 percent) were employed for 30 years or more (Figure 2.7). Less than ten percent were employed for fewer than 15 years with an additional one-fourth employed in the occupation for 20-29 years.

Comparing different groups of retirees on the length of employment in the occupation results in a number of differences. First, 28 percent of retirees 70 years and older worked in the occupation for 40 years or more, 29 percent between 30 and 39 years. Those under 70 were more likely to have worked for 30-39 years (44 percent). Second, twice as many male retirees (66 percent) as female retirees (33 percent) were employed in the occupation for 30 years or more. Over half of the female retirees were employed in the occupation for less than 25 years. Third, 65 percent of retirees with higher incomes, $15,000 or more, had been employed for 30 years or more compared to 51 percent of retirees with lower incomes (under $15,000). Finally, there are differences in years employed by occupation. Eighty-two percent of retirees who were construction workers had been employed for 30 years or more compared to 53 percent who were professionals or administrators, 40 percent who were sales or clerical workers, 34 percent who were personal service workers, commercial service workers or laborers, and 55 percent who were other types of workers.

Figure 2.7

Years in Occupation



As Figure 2.8 shows, the largest proportions of retirees worked for manufacturing (25 percent) and construction (24 percent) employers. An additional 11 percent worked for employers in retail or wholesale trades, 11 percent for government agencies, and 10 percent in communications or utilities. The remaining retirees were scattered throughout different types of employers.

Comparing subgroups of retirees on the type of employer they worked for prior to retirement shows a number of interesting findings. First, there are a number of differences among retirees of different ages, including:

- Retirees under 65 are far more likely than older retirees to have been employed in communications or utilities (20 percent vs. 7 percent).
- Retirees under 75 are more likely (27 percent) than older retirees (20 percent) to have been employed in manufacturing.
- Older retirees (75 or older) are more likely than younger retirees to have been employed in retail or wholesale trades (17 percent vs. 9 percent).

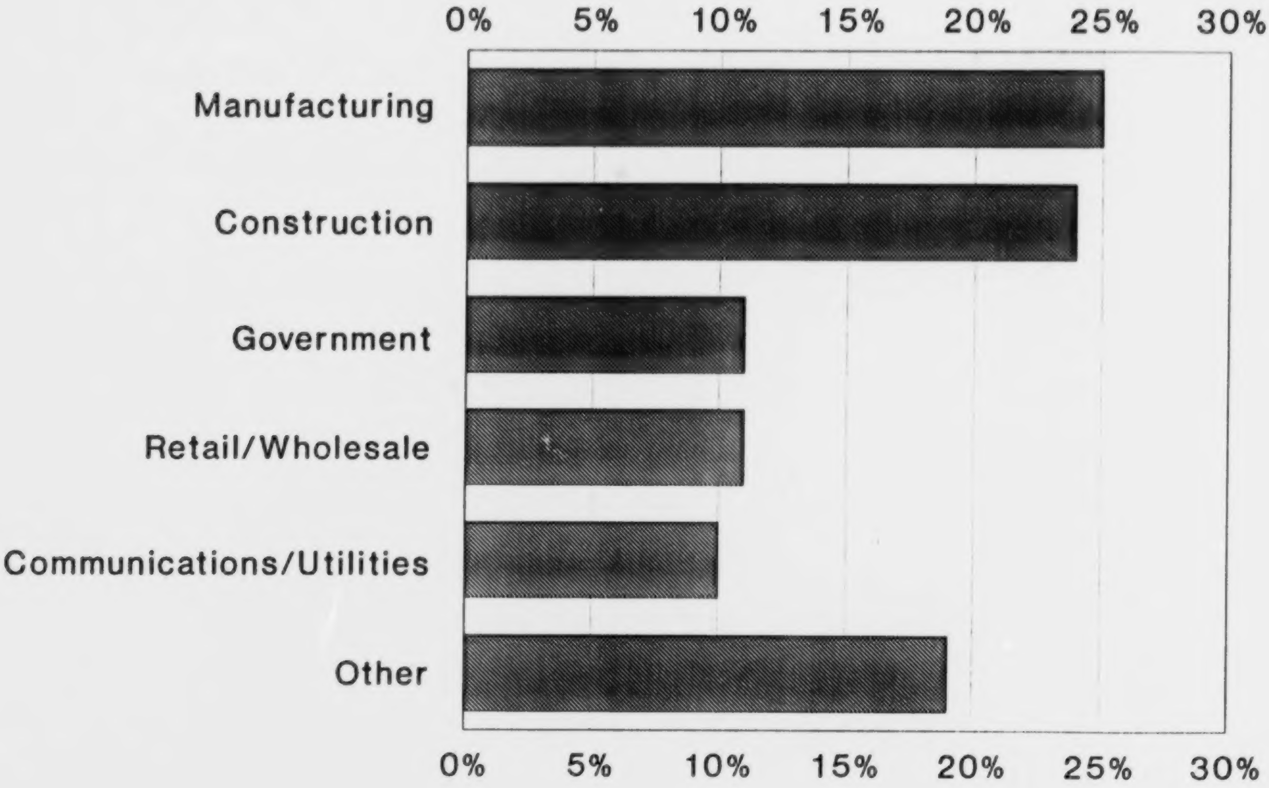
Second, when we compare male and female retirees we find higher proportions of females than males were employed in retail or wholesale (15 percent vs. 9 percent), communications and utilities (19 percent vs. 8 percent), and government (16 percent vs. 10 percent). Male retirees were more likely to have been employed in construction (31 percent vs. 1 percent).

Finally, there are a number of differences when we compare retirees with different levels of income including:

- Retirees with incomes of $15,000 or higher were more likely to have been employed in government than those with lower incomes (13 percent vs. 8 percent).

Figure 2.8

Employer at Retirement



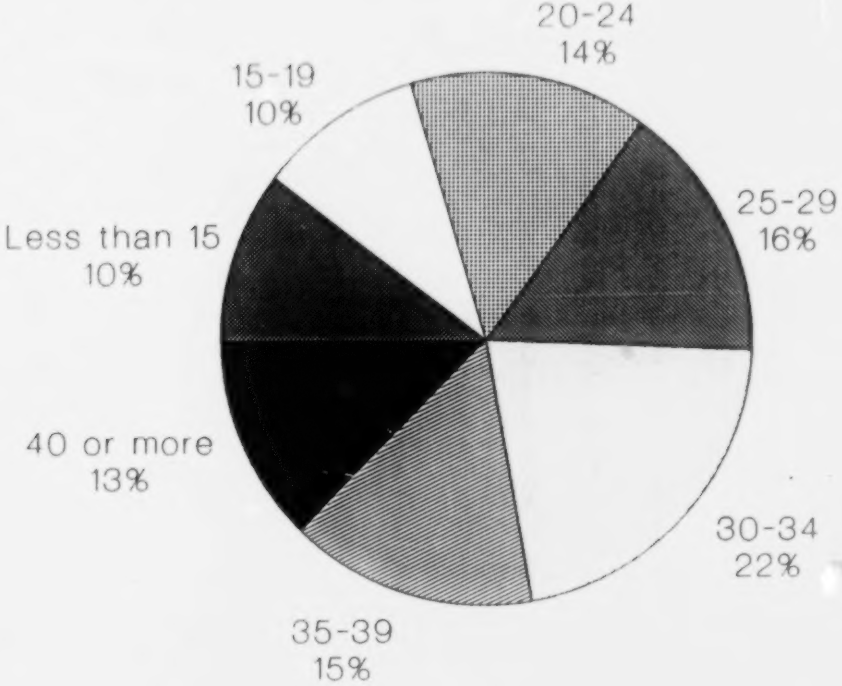
- o Retirees with incomes under $10,000 are more likely than those with higher incomes to have been employed in retail or wholesale trades (17 percent vs. 8 percent).
- o A higher proportion of retirees with incomes of $15,000 or more were employed in communications or utilities (15 percent) than were those with lower income (4 percent).

Union Background. The mean length of time that these retirees were members of their unions is almost 30 years, with 13 percent having been members for 40 years of more and only 11 percent members for less than 15 years. In Figure 2.9 we see that the percentage of retirees in each "years in union" category is relatively even, except for the 30-34 years category. It is interesting to note the magnitude of union stability amongst these retirees. Fully two-thirds were members of their unions for 25 years or more before they retired.

There are some differences in years-in-the-union for subgroups of retirees. There is little difference in length of union membership among retirees of different ages. In fact, the only real differences by age are found in the 30-39 years and 40 years-or-more categories. Retirees who are younger than 70 are more likely than older retirees to have been members of their unions for 30-39 years (43 percent vs. 31 percent). Those over 70 are more likely to have been members for 40 years or more (16 percent vs. 10 percent for those under 70). Male retirees were members of their unions far longer than female retirees. Fifty-seven percent of male retirees were members of their unions for 30 years or more compared to only one-fourth of female retirees. One in five female retirees had been a member for less than 15 years while less than one in ten male retirees fall in this category. We also find differences in length of membership in unions by income. A larger proportion of retirees with

Figure 2.9

Years in Union



incomes of $15,000 or higher. were members for 30 years or more (55 percent) than were retirees with lower levels of income (40 percent). Retirees who were construction workers were far more likely than other workers to have been members of their unions for 30 years or more. Seventy-one percent of the construction workers were members for 30 years or more compared to 30-58 percent for workers from other occupations.

Not only were the retirees in the sample members of their unions for a long time they were also fairly active. When asked about their level of participation in their unions before retirement 20 percent reported that they were very active, with an additional 53 percent stating that they were somewhat active. When we look at differences in levels of union activity before retirement the only categorical differences we find are by sex and by prior occupation. Seventy-six percent of male retirees were active in their unions (21 percent very active) compared to 61 percent (14 percent very active) of female retirees. Retirees who were construction workers were more active (83 percent) than retirees who worked at other occupations (68 percent). Surprisingly, we find no difference in activity levels by age or income of retirees.

In terms of the work and union histories of these retirees a number of interesting patterns emerge. First, these retirees worked in a wide number of occupations for many different types of employers. The largest proportions of retirees were construction, production, and professional workers and were most likely to work for manufacturing, construction, or retail/wholesale trade employers. Second, these retirees were occupationally very stable. Almost six out of ten were employed in the occupations for 30 years or more. Third, as with length of time in the occupations, we find that these retirees were members of their unions for many years prior to retirement. Fully half were members for 30 years of more. Finally, these retirees reported that they were active participants in their unions prior to retiring.

D. Retirement Preparation and Timing

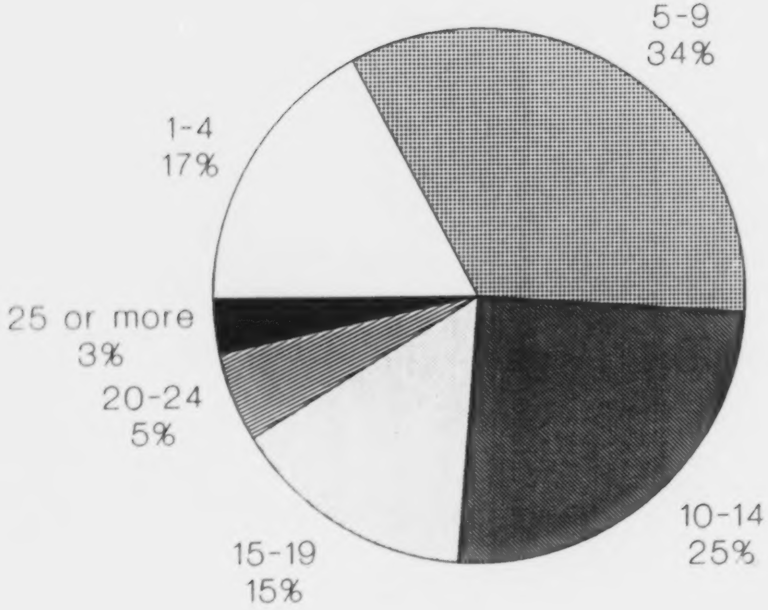
How long have retirees been retired? Why did they retire and how did they prepare for retirement? What do retirees miss about working? To what extent do such factors as age, income, and gender affect how long they have been retired and the reasons and preparation for retiring? In this section we focus on a retrospective look at retirement preparation and timing by retirees.

Years Retired. Figure 2.10 shows the number of years the retirees have been retired. The retirees were asked in what year they retired, which was then subtracted from 1988 to calculate the actual number of years retired. Clearly the majority of retirees have been retired for less than 15 years with most falling in the 5-9 years (34 percent) and 10-14 years (25 percent) categories.

A few differences in years retired are found among subgroups of retirees. Not surprising, younger retirees are more likely to be retired for fewer years than are older retirees. For retirees under 70 years old, 83 percent have been retired for less than 10 years. This compares to 39 percent for retirees 70-74 years old and five percent for retirees 75 and older. Those who have been retired for fewer years have higher incomes. A higher proportion of retirees with incomes of $15,000 or higher have been retired for less than ten years (63 percent) than retirees with incomes of less than $15,000 (40 percent).

Figure 2.10

Years Retired



Reasons for Retiring. These retirees gave a large number of reasons for retiring, as shown in Figure 2.11. Over three-fourths of the respondents reported that they "wanted to retire" as a reason for retiring. Forty-seven percent reported that they retired because they wanted to pursue hobbies and other interests, and 40 percent reported that their spouses wanted them to retire. Almost one-third reported that a reason for retiring was they had reached mandatory retirement age. A relatively small proportion retired for health reasons: 28 percent reported that they retired because they were in bad health, 26 percent because they had non-job related disabilities, and 14 percent because they had job related disabilities. Disliking one's job, elimination of one's job, plant closing or relocation, and financial incentives do not appear to be very important reasons for retiring among this group of retirees.

Comparing subgroups of retirees on reasons for retiring results in a number of noteworthy findings. We will discuss these findings for each subgroup of retirees, differentiated by demographic and other characteristics.

Reasons for retiring differ among retirees from different age groups. As Table 2.3 shows, older retirees are more likely than younger retirees to report they retired because they wanted to, their spouses were retiring, and they had reached mandatory retirement age. Younger retirees are more likely than older ones to report that they retired because they disliked their jobs, they were offered financial incentives, and they had job related or other disabilities. The largest differences among retirees from different age groups in reasons for retiring have to do with being offered financial incentives to retire and reaching mandatory retirement age.

Figure 2.11

Reasons for Retiring
(Percent Responding Yes)

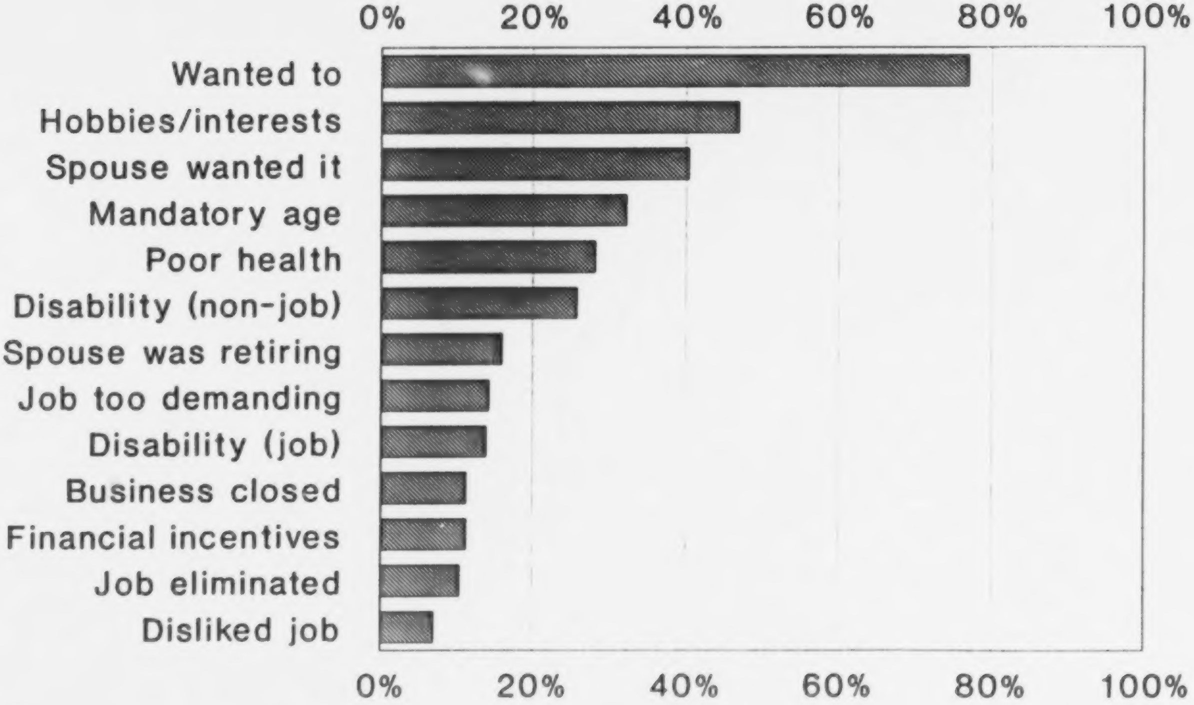


Table 2.3

Reasons for Retiring for Retirees
from Different Age Groups
(Percent Yes)

	Age Group			
Reason	64 or Younger	65-69	70-74	75 or Older
Wanted to retire	70	79	81	77
Spouse was retiring	13	18	16	15
Disliked job	11	7	5	5
Offered financial incentives	23	8	6	5
Job related disability	17	14	13	10
Non-job disability	28	28	24	19
Reached mandatory retirement age	7	18	37	62

Male and female retirees differ on reasons for retiring. Female retirees were more likely than male retirees to retire because their spouses were retiring (31 percent vs. 12 percent), their plants closed (19 percent vs. 9 percent) and they had reached mandatory retirement age (36 percent vs. 31 percent). Male retirees were more likely to retire because they wanted to (78 percent vs. 73 percent), they had job related disabilities (15 percent vs. 9 percent), and they wanted time to pursue interests (48 percent vs. 41 percent).

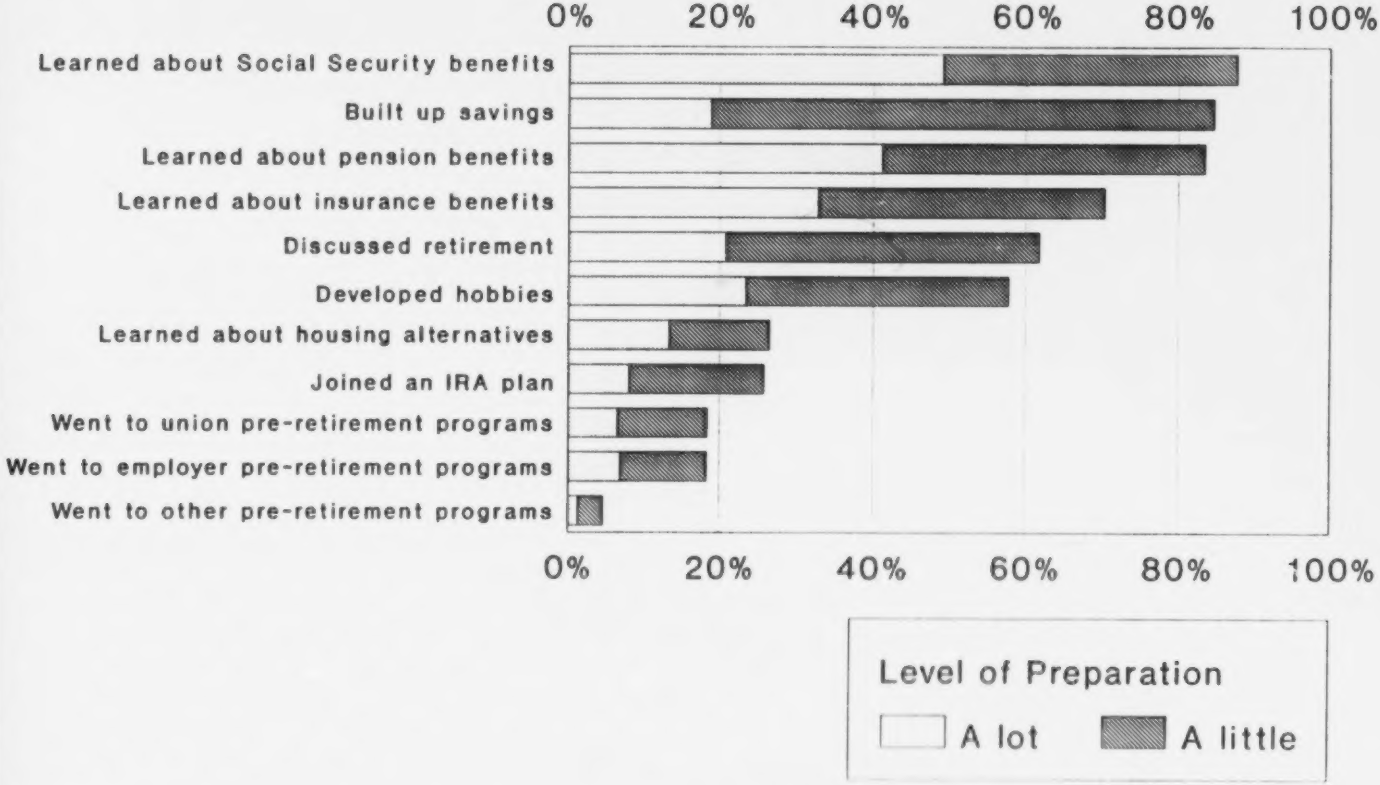
When we compare retirees from different income groups on their reasons for retiring, we find the following:

- Retirees with incomes of $15,000 or higher are more likely than those with lower incomes to retire because they wanted to (81 percent vs. 72 percent), their spouses wanted them to (45 percent vs. 35 percent), they were offered financial incentives (15 percent vs. 7 percent), and they wanted time to pursue interests (53 percent vs. 39 percent).
- Retirees with incomes under $15,000 are more likely than those with higher incomes to report that they retired because they had job related disabilities (18 percent vs. 11 percent), they had non-job related disabilities (33 percent vs. 20 percent), the business closed (15 percent vs. 9 percent), their jobs were eliminated (15 percent vs. 8 percent), and their health was poor (39 percent vs. 21 percent).

Preparation for Retirement. Retirees were asked about how they prepared for retirement. Figure 2.12 shows the level of participation in a number of different activities. Clearly, retirees undertook a number of different activities to prepare for retirement, with the most often reported activities related to financial concerns. Eighty-eight percent of the retirees learned about Social Security benefits (49 percent, a lot and 39 percent, a little), 85 percent built up savings, 83 percent learned about pensions, and 71 percent of the retirees learned about health insurance options. This set of findings is not really surprising in light of

Figure 2.12

Preparations for Retirement



the fact that health and finances are the most critical concerns for people who are retired.

In terms of the activities undertaken to prepare for retirement, we find that 62 percent discussed retirement with others and 58 percent developed hobbies or other interests. It is important to note, however, that only 19 percent reported that they had attended a union pre-retirement program and 19 percent reported that they had attended an employer pre-retirement program. A fairly large group of these retirees attended both union and employer pre-retirement programs, resulting in only one-fourth of all retirees actually having attended any type of pre-retirement program.

It is interesting that if we compare the union retirees to a national sample of retirees (Harris and Associates, 1981) we find that the union retirees are generally better prepared. Specifically, 85 percent of the union retirees compared to 64 percent of the national sample built up savings. A larger proportion also learned about pensions and social security (83 percent and 88 percent respectively for our sample, compared to 73 percent for each in the national sample) and attended pre-retirement programs (25 percent for our sample vs. 8 percent for the national sample).

There are no differences in preparation for retirement between male and female retirees, and only a difference in participation in IRA plans between younger and older retirees. It is not surprising that we find retirees under 70 far more likely than older retirees to have participated in IRA plans (39 percent vs. 9 percent), because IRA's are a recent innovation in retirement financial planning.

There are, however, a number of differences in preparation for retirement among retirees with different incomes:

- As could be expected, a higher proportion of retirees with incomes of $15,000 or more (89 percent) than those with lower incomes (79 percent) built up savings to prepare for retirement.

- Also, as expected, retirees with incomes of $15,000 or higher (36 percent) are more likely to have participated in IRA plans than are retirees with lower incomes (13 percent).

- Seventy-five percent of retirees with higher incomes ($15,000 or more) learned about health insurance options compared to 65 percent of retirees with lower incomes.

- Retirees with higher incomes ($15,000 or more) are more likely to have developed hobbies or other interests than retirees with lower incomes (63 percent vs. 52 percent).

- Twenty-two percent of retirees with incomes of $15,000 or more attended employer pre-retirement programs compared to 14 percent of retirees with lower incomes.

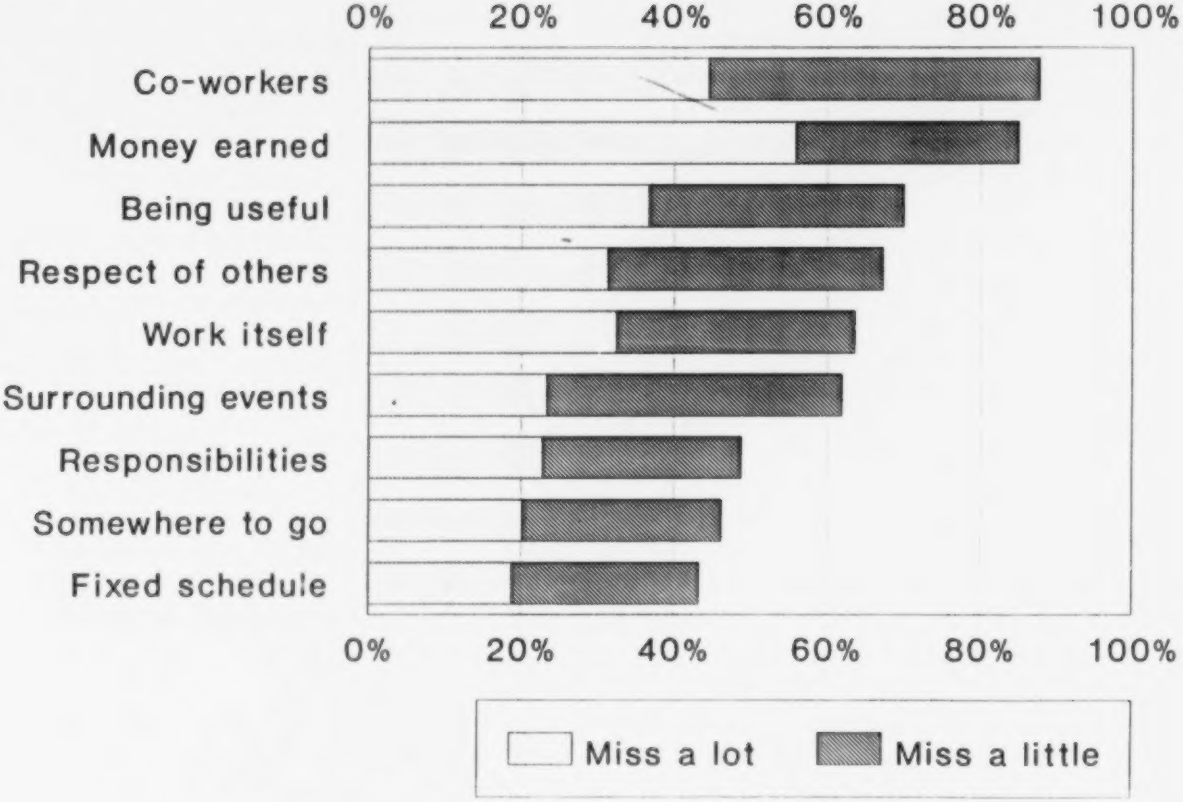
Timing of Retirement. Retirees were asked how they feel about retiring when they did. Almost three-fourths felt that they had retired at the right time and almost one-quarter felt they had retired too early. Only two percent felt that they had retired too late.

Age comparisons suggest that only those retirees younger than 65 years old differ from this pattern, with 31 percent feeling that they retired too early. Female retirees are somewhat more likely to feel that they retiree too early (28 percent) than are male retirees (23 percent). Comparing retirees from different income levels shows that those with higher incomes are more likely to feel they retired at the right time than are those with lower incomes. Sixty-nine percent of retirees with incomes of less than $15,000 felt they retired at the right time compared to 77 percent of those with incomes of $15,000 or more.

What is Missed About Working? Another way of looking at the preparation and timing of retirement is to examine what retirees miss about their former jobs. In Figure 2.13

Figure 2.13

Aspects of Job Missed Since Retirement



we see the percent of retirees who miss a number of different components of working.

Almost every aspect of working is missed by a large proportion of retirees. The largest proportions miss co-workers (88 percent) and the money brought in (85 percent). The feeling of being useful, the respect of others, and the work itself are also missed by a large majority of retirees. While most of these retirees clearly miss a lot of aspects of working they feel that they retired at the right time and, as we shall see later in this chapter, they are generally satisfied with their retirement lives.

If we compare the things these retirees miss about their jobs to a national sample of retirees (Harris and Associates, 1981) we see that a higher percentage of the union retirees miss each aspect investigated. More specifically, 88 percent of union retirees miss the people at work compared to 70 percent of retirees in general. The corresponding percentages for other aspects are as follows: the money (85 percent vs. 71 percent); the feeling of being useful (70 percent vs. 55 percent); the work itself (64 percent vs. 57 percent); the respect of others (67 percent vs. 48 percent); the things happening around them (62 percent vs. 51 percent); and having a fixed daily schedule (44 percent vs. 43 percent).

E. Financial Status

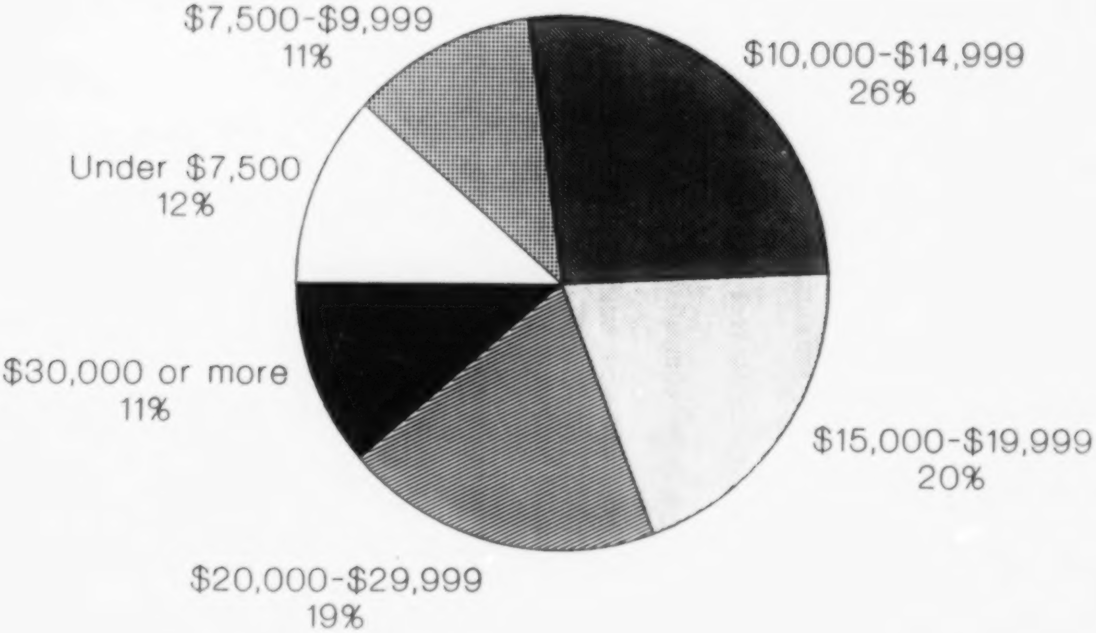
This section focuses on the financial status of retirees. We begin by examining the net family incomes of retirees and the sources of those incomes. Next, we look at the typical expenses incurred by retirees. We also explore the nature of pensions among the retirees and assess how they feel about their financial situations. Of particular interest in this section will be comparisons among different groups of retirees. For example, are older retirees more financially secure than younger ones? Do female retirees have lower incomes than male retirees? Are retirees with lower incomes less likely to have pensions than retirees with higher incomes?

Income: The retirees were asked about their total income from all sources before taxes in 1986. Married retirees (74 percent of the sample) were asked to provide combined income for themselves and their spouses. Half of the retirees had 1986 incomes of $15,000 or higher. As Figure 2.14 shows 12 percent had incomes of under $7,500 while 11 percent had incomes of $30,000 or more. The largest proportion (27 percent) of retirees falls into the $10,000 - $14,999 category.

It is important to note that these union retirees have higher average incomes than retirees in general. Almost two-thirds of all retirees had incomes of less than $10,000 in 1985 (9 to 5, National Association of Working Women, 1987), while for our sample the corresponding percentage is 23 percent. Because retirement income is tied, to a large extent, to pre-retirement income we would expect to find income related to age, gender, and occupation at time of retirement. In addition, because we asked for combined income, we would expect income to be related to marital status.

Younger retirees have more income than older ones. When we look at income by age we see a steady increase in income as age decreases. Fully 65 percent of retirees younger than 65 years old had 1986 incomes of $15,000 or more. This compares to 56 percent for retirees 65-69 years old, 51 percent for those 70-74 years old, 39 percent for those 75-79 years old, and 29 percent for those 80 or older. At the lower end of the income spectrum (under $7,500) we find more older retirees. Specifically, 20 percent of retirees 75 or older had 1986

Figure 2.14


Total 1986 Pre-Tax Income
$7,500-$9,999
11%
$10,000-$14,999
26%
Under $7,500
12%
$30,000 or more
11%
$15,000-$19,999
20%
$20,000-$29,999
19%

incomes under $7,500 compared to 9 percent of those 65-74 years old, and only six percent of those under 65 years old.

Differences in income between male and female retirees are significant. Forty-two percent of female retirees compared to 18 percent of male retirees had 1986 incomes of under $10,000. Male retirees, on the other hand, are more likely to have incomes of $20,000 or higher than are female retirees (32 percent vs. 23 percent). Finally, half of the male retirees compared to 35 percent of female retirees had incomes between $10,000 and $19,999.

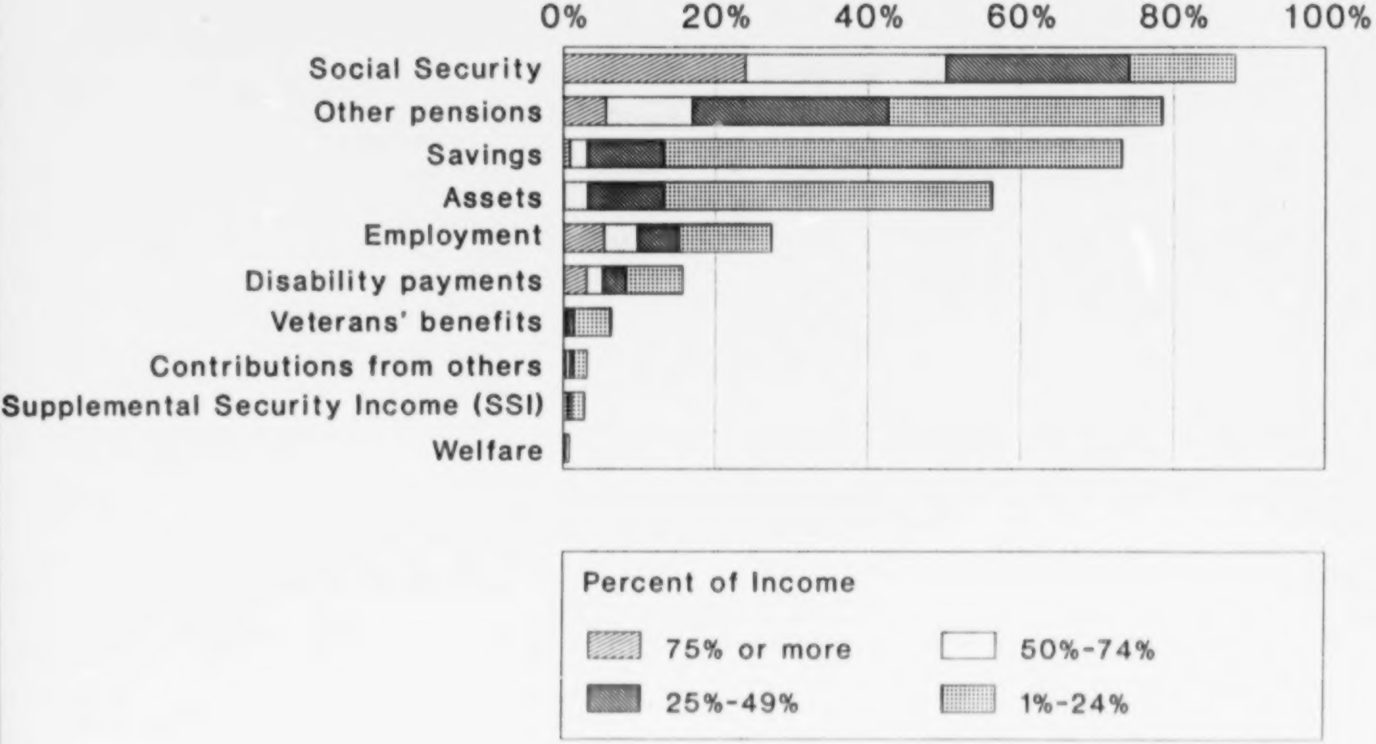
Retirement income is clearly related to the occupation a retiree held prior to retirement. Seventy-five percent of retirees who were professionals or administrators had 1986 incomes of $15,000 or more, compared to 55 percent of those who were construction workers, 50 percent of those who were sales or clerical workers, 41 percent of those who were production workers, 33 percent of those who were personal/commercial service workers or laborers, and 51 percent of those who were employed in other types of occupations.

Retirement income is also related to marital status. Retirees who are married are far more likely than other retirees to have incomes of $15,000 - $19,999 (23 percent vs. 12 percent) and incomes of $20,000 or higher (36 percent vs. 13 percent). A far lower proportion of retirees who are married have incomes under $10,000 (14 percent) than do retirees who were never married (47 percent), who are separated or divorced (50 percent), and who are widowed (52 percent).

Sources of Income. Figure 2.15 shows the sources of 1986 income for the retirees. The retirees were asked what percent of their incomes in 1986 came from each of ten sources.

Figure 2.15

Sources of Retirement Income



For half of the retirees, Social Security benefits comprised 50 percent or more of their 1986 incomes. Another one-fourth report that Social Security made up 25-49 percent of their 1986 incomes. Only 12 percent reported receiving no Social Security benefits.

Pension income comprised 50 percent or more of the 1986 incomes for 17 percent of the retirees. For another 26 percent, pensions made up 25-49 percent of their incomes. Over one in five reported that they did not receive any income from a pension.

Clearly, Social Security retirement benefits and pensions are the predominant sources of income for most of the retirees. Savings and assets are also sources of income for many retirees. Thirteen percent of the retirees reported that savings represented 25 percent or more of their incomes. For an additional 60 percent, savings were used for at least part (under 25 percent) of 1986 incomes. Assets were a modest source of income (under 25 percent) for 43 percent of the retirees and a more substantial source (25 percent or more) for 14 percent of the retirees. Very large proportions of retirees reported having none of four sources: veteran's benefits (94 percent), Supplemental Social Security (97 percent), contribution by others (97 percent), and welfare (99 percent). It is difficult to compare sources of income between our sample and other samples of older adults because of how the questions regarding sources were asked. AARP and AOA (1986) report that Social Security was the major source of income for 35 percent of older adults in 1984. In that national sample, for older adults, assets (26 percent), earnings (23 percent) and pensions (14 percent) were also sources. Harris and Associates (1981) asked about the sources of income for adults 65 and over and found the following: 93 percent got Social Security benefits; 32 percent received pensions, 13 percent received earnings from jobs; 33 percent reported savings as a source of income; and 22 percent got income from investments. The same study found that 63 percent of adults 65 and over reported that Social Security benefits were their largest source of income with only 12 percent reporting pensions as the largest part. Finally, 9 to 5, National Association of Working Women (1987) reports that 70 percent of all retirees get more than half of their incomes from Social Security benefits. The information from these diverse sources suggests that those in the sample of union retirees are likely to depend less on Social Security, and are more likely to supplement Social Security benefits with pension income and income from savings and assets.

There is some variation in the degree of dependence on different sources of income among subgroups of retirees. First, there are differences among different age groups.

- A greater proportion of older retirees than younger ones receive 50 percent or more of their incomes from Social Security. Specifically, Social Security benefits account for 50 percent or more of the incomes of 23 percent of retirees 64 or younger, 51 percent of retirees 65-69 years old, and 61 percent of retirees 70 and older.

- Younger retirees are more likely than older ones to receive 50 percent or more of their incomes from pensions. Almost one-fourth of retirees under 65 receive 50 percent or more of their incomes from pensions compared to 20 percent of retirees 65-69 years old, and 12 percent of those 70 or older.

- Retirees 64 or younger (45 percent) and those 65-69 (36 percent) are more likely than older retirees (12 percent) to receive some of their incomes from employment.

- Older retirees (75 or older) are more likely than younger retirees to get 25 percent or more of their incomes from savings. The percentages are 20 percent for older retirees and 11 percent for younger retirees, respectively.

- Retirees 75 or older (18 percent) are somewhat more likely than younger retirees (13 percent) to get 25 percent or more of their incomes from assets.

- Younger retirees (69 or younger) are more likely to get some income from disability payments than are older retirees (20 percent vs. 10 percent).
- Retirees 80 or older are more likely than younger retirees to get some income from contributions from others (13 percent vs. 2 percent).

There is only one real difference between male and female retirees on their sources of income. Female retirees (54 percent) are somewhat more likely than male retirees (49 percent) to get 50 percent or more of their incomes from Social Security benefits. Females, however, are also more likely than males to get no Social Security (14 percent vs. 11 percent). It is interesting that, unlike national distributions, there are no differences in pension and other sources of income between male and female retirees in the sample. Seventy-seven percent of females and 79 percent of males in our sample receive some pension benefits compared to 20 percent of female and 43 percent of male retirees nationally receiving any pension (9 to 5, National Association of Working Women, 1987).

When we compare sources of income among retirees with different income levels, we find, as expected, the following:

- Retirees with incomes under $15,000 (67 percent) are more likely than those with higher incomes (34 percent) to get 50 percent or more of their incomes from Social Security benefits. But almost one-fourth of those retirees with incomes of $20,000 or more compared with 16 percent of others get no Social Security benefits.
- With regard to pensions, retirees with incomes of $15,000 or higher are more likely than others to get 25 percent or more of their incomes from this source (48 percent vs. 36 percent).
- Retirees with higher incomes ($15,000 or higher) are more likely than those with lower incomes to have employment income, savings income, and income from assets. (34 percent vs. 18 percent for employment income, 79 percent vs. 66 percent for savings income, and 68 percent vs. 49 percent for income from assets).

- Retirees with incomes under $7,500 (11 percent) are more likely than other retirees (2 percent) to get some income from contributions from others.

There are a number of differences in sources of income among retirees who worked in different occupations before they retired. First, retirees who were production workers (62 percent), personal/commercial service workers or laborers (56 percent), and construction workers (54 percent) are more likely than those who were sales or clerical workers (45 percent), professionals or administrators (30 percent), or other types of workers (47 percent) to get 50 percent or more of their incomes from Social Security benefits. Second, retirees who were professionals or administrators are more likely than others to have employment income, savings income, and income from assets.

Average Monthly Expenses. The retirees were asked how much they spend during a typical month on housing, transportation, health care, savings and other expenses. Table 2.4 shows the percent of retirees spending various amounts of money for each expense category. The discussion of monthly expenses which follows must be viewed in light of the fact that half of the retirees had 1986 incomes of under $15,000 or less than $1,250 per month before taxes.

Almost one-fourth of the retirees spend $250 or more per month on housing. Twenty-one percent reported that they do not spend anything on housing. There are virtually no differences in housing expenses between male and female retirees and among retirees of different ages. The only difference among retirees from different income groups is in the percentage with over $349 per month in housing expenses. Twenty-one percent of retirees with incomes of $20,000 or higher spend over $349 per month for housing compared to 11 percent of those with lower incomes.

Table 2.4

Typical Monthly Expenses for Retirees (In Percentages)

		Monthly Expenses				
Category	None	Under $50	$50-149	$150-$249	$250-$349	Over $349
Housing	21	13	24	19	11	13
Utilities	3	13	55	23	4	2
Food and Household	1	5	24	36	20	14
Transportation	6	21	36	20	9	8
Health Care	16	39	31	9	3	3
Health Insurance	21	30	35	10	2	3
Loan Repayment	78	6	8	5	2	2
Savings	38	23	19	9	4	8
Entertainment	25	51	19	4	1	1

Utilities cost $150 or more per month for almost 30 percent of the retirees. An additional 55 percent spend $50 - $149 per month on utilities. There are no real differences among subgroups of retirees on the amount of money spent monthly on utilities.

Over one-third of the retirees spend $250 or more monthly on food and household purchases with another 36 percent spending between $150 and $249 per month. Younger retirees are more likely than older ones to spend more money monthly on food and household purchases. Seventy-four percent of retirees under 65, 72 percent of retirees 65-74, 66 percent of those 75-79, and 55 percent of those 80 or older spend at least $150 per month on food and household purchases. A higher percentage of male retirees (74 percent) than female retirees (61 percent) spend $150 or more per month on food and household purchases.

Transportation is another major cost item for many retirees. Almost 40 percent spend $150 or more per month. Younger retirees are more likely than older retirees to spend $150 or more per month on transportation (42 percent for those under 70 years old vs. 33 percent for those 70 and older). Male retirees (40 percent) are more likely than female retirees (31 percent) to spend $150 more per month on transportation. A higher proportion of retirees with incomes of $15,000 or more (43 percent) than those with lower incomes (31 percent) spend $150 or more a month on transportation.

Forty-six percent of the retirees spend $50 or more per month on health care services, and 50 percent spend $50 or more per month on health insurance. There is little difference among subgroups of retirees on health care expenses, but some differences in health insurance costs do exist. Retirees under 65 years old are far more likely than others to have no health insurance expenses (37 percent vs. 16 percent). Female retirees (59 percent) are more likely than male retirees (48 percent) to spend under $50 per month on health insurance.

Twenty-two percent of the retirees spend some amount monthly repaying loans (not mortgage) with only 16 percent paying $50 or more per month. Almost two-thirds of the retirees save money on a monthly basis, with over 20 percent saving $150 more per month. The only difference in saving is among retirees with different levels of income. Not surprising, retirees with higher incomes are far more likely to put money into savings on a monthly basis. Almost 30 percent of retirees with incomes of $15,000 or higher save $150 or more per month compared to 10 percent of those with lower incomes.

Entertainment is the only other category of expenses for which a significant proportion of retirees spend money. One-fourth of the retirees spend $50 or more monthly on entertainment. There are some clear differences on entertainment expenses among subgroups of retirees. Older retirees are more likely not to spend anything on entertainment monthly, on the average. Income is also related to entertainment spending. Almost 10 percent of retirees with incomes of $15,000 or more spend $150 or more a month on entertainment compared to two percent of retirees with lower incomes. Those with lower incomes (37 percent) are far more likely than those with higher incomes (15 percent) not to spend anything on entertainment.

In terms of monthly expenses it seems that the majority of retirees spend much of their incomes on the basic necessities of housing, utilities, food, and transportation. Health care and health insurance represent expense items for most retirees, but to a lesser degree. Savings and entertainment also represent a monthly expense for most retirees.

Pensions. Pensions are a source of income for the majority of retirees. Over 90 percent report that they currently receive or will be eligible for pensions in addition to Social Security, a percentage twice the proportion of all adults 65 or older (Harris and Associates, 1986). Younger retirees (74 or younger) are more likely than older retirees to receive or be eligible for pensions (93 percent vs. 85 percent). While there is no difference in pension eligibility between male and female retirees or among retirees who were employed in different occupations there are differences among retirees with different incomes. A higher proportion of retirees with incomes of $15,000 or more (94 percent) currently receive or will be eligible to receive pensions, compared to those with incomes of $10,000 - $14,999 (89 percent), and those with incomes under $10,000 (83 percent).

The retirees were asked how well they understood their pension benefits when they retired. Only 68 percent reported that they understood them very well, with an additional one-third reporting they understood them a little. In terms of contributions to pensions, 61 percent reported that they contributed directly to their pensions when they were working. When we look at adjustments to pensions we find that 20 percent get regular cost of living adjustments and 37 percent get periodic adjustments to their pensions. It is interesting that 10 percent of these retirees do not know if they get either type of adjustment.

Attitudes About Financial Situation. A full understanding of the financial status of retirees involves not only the examination of income and expenses, but also the individual's sense of financial security and satisfaction. We will look at the retiree's general level of financial satisfaction, how well they are living compared to their pre-retirement levels of living, and their security with their future financial situations.

In Figure 2.16 we see retirees' level of satisfaction with their current financial situations. Fifty-one percent of the retirees fall in the very and somewhat satisfied categories and less than one-fourth in the somewhat or very dissatisfied categories. Looking at the figure another way, we find over twice as many retirees very satisfied with their financial situations than are very dissatisfied.

Satisfaction with current financial situation is related to gender, reflecting the differences in levels of income. Male retirees are most satisfied than female retirees, with 52 percent of male retirees compared to 43 percent of female retirees reporting that they are satisfied with their current financial situation. When we compare levels of satisfaction among retirees from different income groups, we find that as level of income increases level of satisfaction with current financial situation increases. This is clearly shown in Table 2.5.

There is only one difference in level of satisfaction with current financial situation when we compare retirees who were employed in different occupations. Retirees who were professionals or administrators are somewhat more satisfied (59 percent) than are those who were employed in other types of occupations (49 percent), reflecting their higher incomes.

We next turn to a comparison between retirees' current and past levels of living. The retirees were asked to compare how well they are living now with how well they lived before they retired, considering income and expenses. As Figure 2.17 shows, the vast majority are living "about the same" now as compared to before they retired. Over one-fourth, however, reported that they are worse or much worse now than before they retired.

Figure 2.16

Degree of Satisfaction with Current Financial Situation

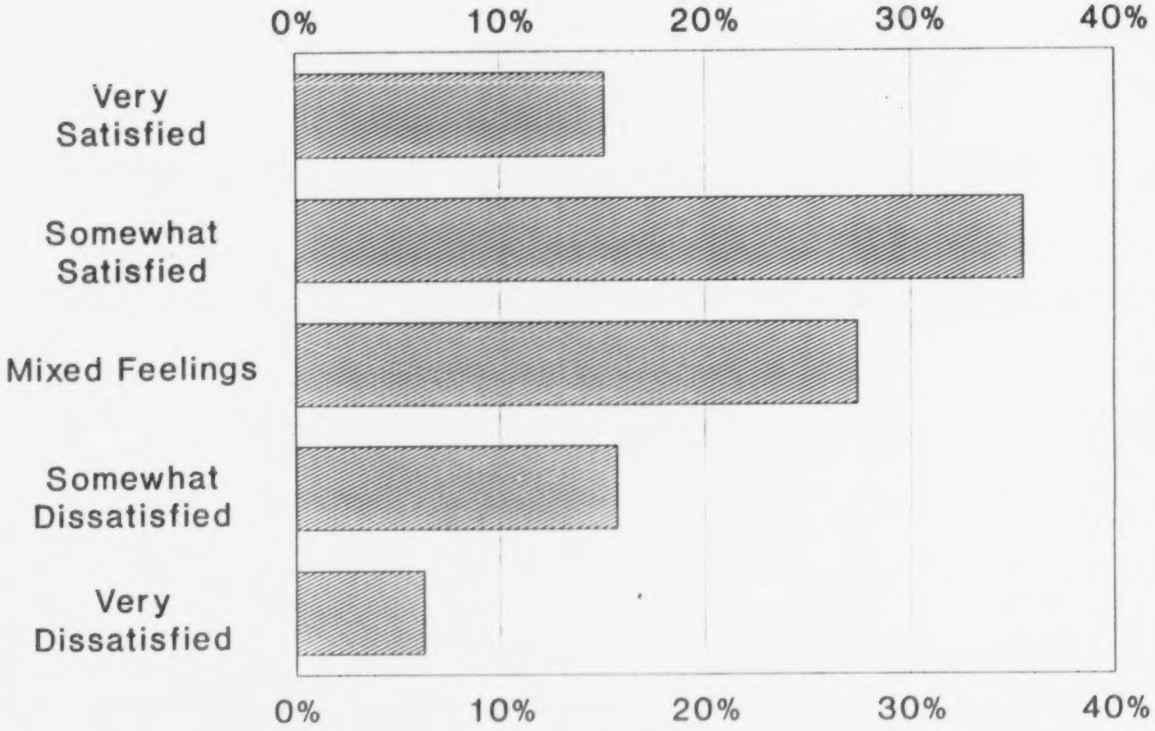


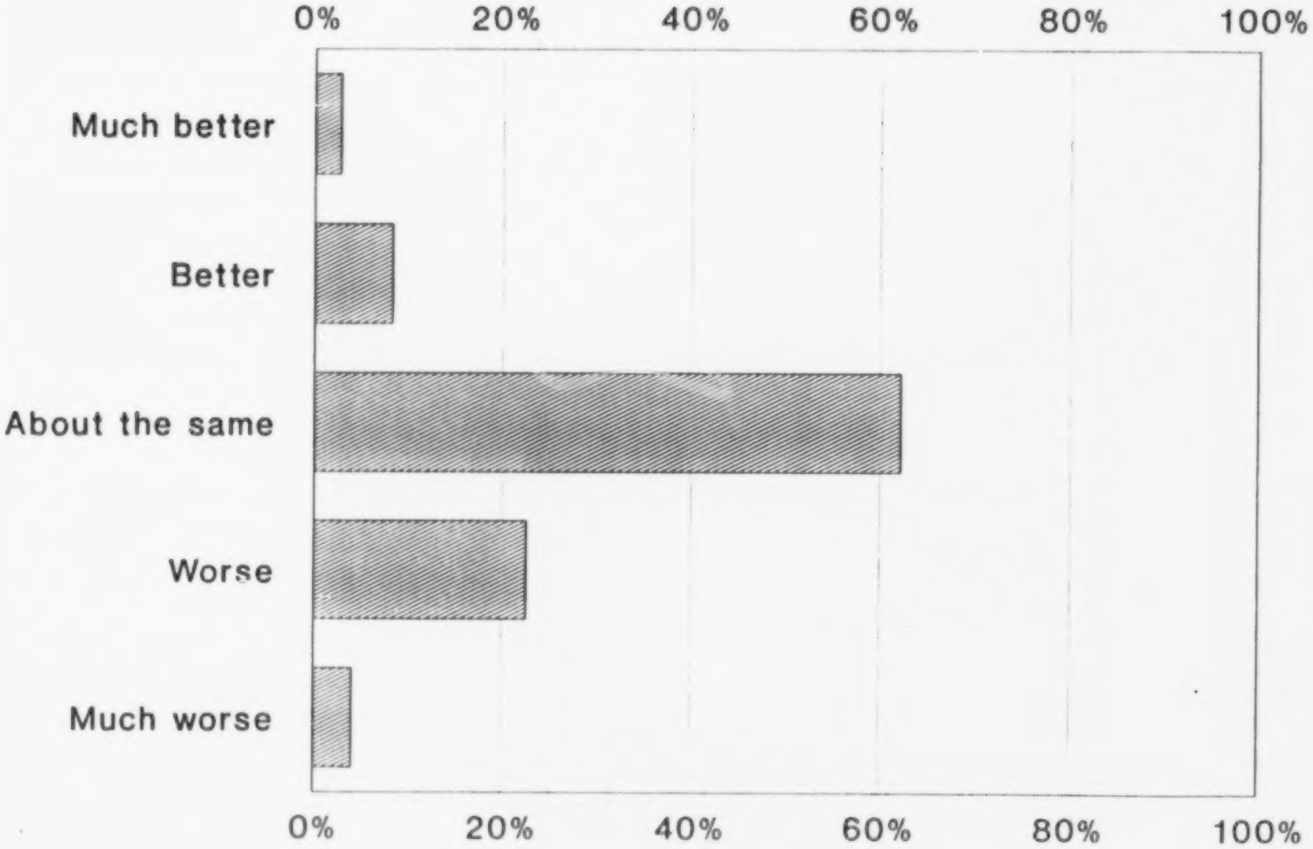
Table 2.5

Retiree Satisfaction With Current Financial Situation by Income (In Percentages)

	1986 Income			
	Under $10,000	$10,000 - $14,999	$15,000 - $19,999	Over $19,999
Very satisfied	7	10	18	33
Somewhat satisfied	26	34	40	40
Mixed feelings	31	29	27	18
Somewhat dissatisfied	23	20	12	8
Very dissatisfied	13	8	3	2

Figure 2.17

Financial Comparison to Pre-Retirement



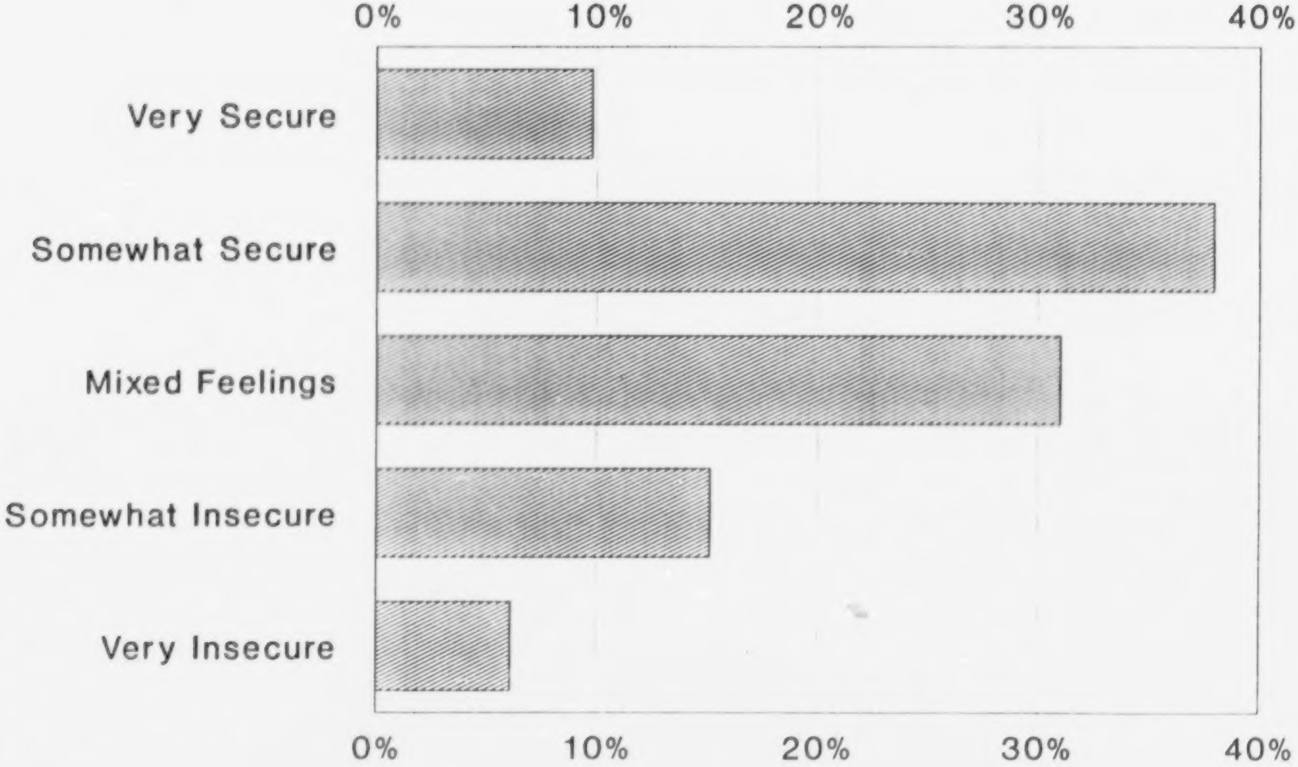
There were differences by age, income level, and previous occupation. When we compare retirees from different age groups, we find that more retirees 64 and younger (34 percent) are financially worse now compared to before they retired than are older retirees (25 percent). Retirees with different levels of income also report corresponding attitudes. Retirees with incomes of $15,000 or higher are more likely to be financially better off now compared to before they retired (14 percent) than are retirees with lower incomes (8 percent). Retirees with incomes under $15,000 (37 percent) are more likely than those with incomes of $15,000 or higher (17 percent) to be worse off financially now compared to before they retired. Retirees who were construction or production workers are more likely than those who worked in other types of occupations to be worse off financially now compared to before they retired (30 percent vs. 24 percent).

The final aspect of retirees' attitudes about their financial situations is related to their perceived future financial security. As Figure 2.18 shows, almost half of the retirees feel very or somewhat secure about their future financial situations with 21 percent somewhat or very insecure.

When we look at differences in feelings about future financial security for retirees from different age groups we find that younger retirees (64 or younger) are more likely to be insecure than are older retirees (26 percent vs. 20 percent). We also find differences in feelings about future financial security among retirees with different levels of income. Not surprising, retirees with lower incomes are far more likely to be insecure than are retirees with higher incomes. Specifically, 48 percent of retirees with incomes under $7,500 are insecure compared to 30 percent of retirees with incomes of $7,500 - $9,999, 26 percent of

Figure 2.18

Degree of Security About Future Financial Situation



those with incomes of $10,000 - $14,999, and 13 percent of those with incomes of $15,000 or higher. Retirees who were professionals or administrators are more likely to be more secure than those in other occupations (58 percent vs. 46 percent).

Generally, retirees seem to be satisfied with their current financial situations, consider themselves to be financially about the same as before they retired, and are fairly secure about their future financial situations. Very young retirees, however, perceive their financial situations more negatively than other retirees. Also, level of income clearly affects the attitudes of retirees about their current and future financial situations.

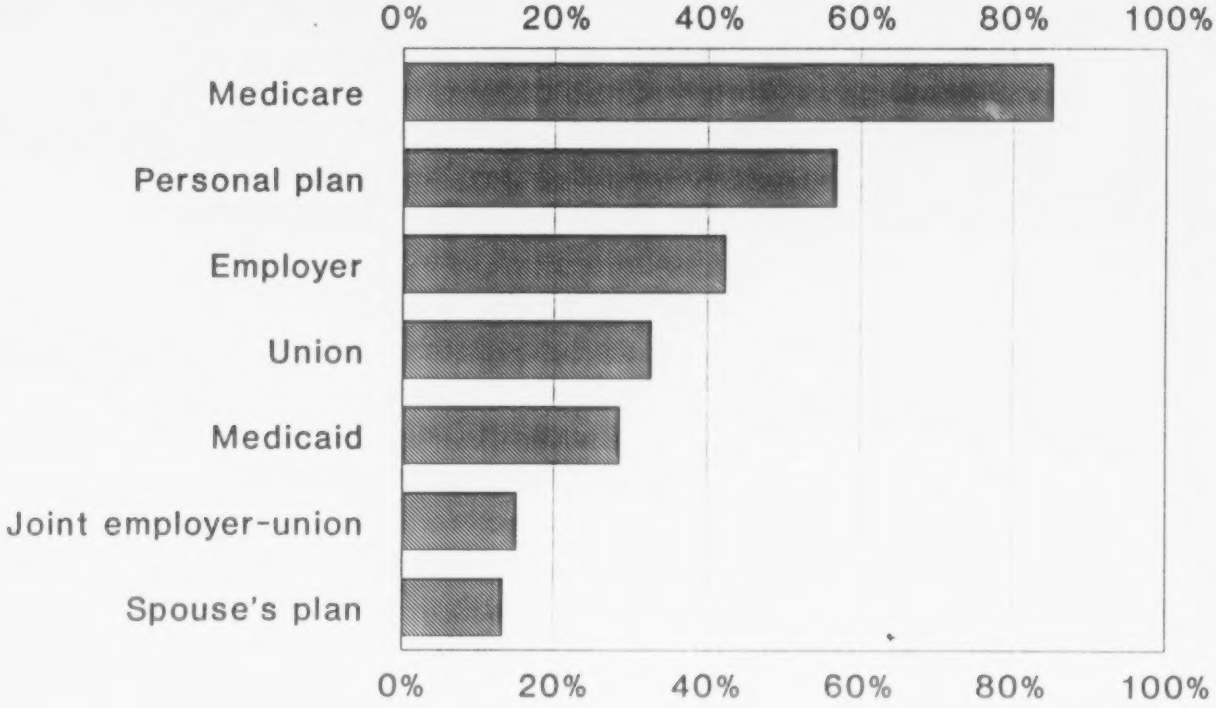
F. Health Care and Health Status

In this section we deal with a variety of issues related to health, health care, and health insurance. We begin by looking at the type and nature of health insurance coverage for retirees. Then we turn to an examination of the health status of the retirees. Since health and health care are critical factors in the lives of many older adults it will be important to compare not only subgroups of our retirees but also to compare these retirees to national distributions of older adults.

Health Insurance Coverage. One area of health care that affects retirees is health insurance coverage. Figure 2.19 shows the percentage of retirees covered by different health insurance plans. Medicare is the type of health insurance most widespread among retirees (85 percent). For those retirees 65 and older the percentage increases to 98 percent. This percentage is slightly higher than the 93 percent Harris and Associates (1986) found for a national study of adults 65 and older.

Figure 2.19

Health Insurance Providers
(Percent Covered Under Each Plan)



Fifty-seven percent of the retirees reported that they have insurance plans paid for by themselves or other individuals, 42 percent reported they are covered under employer plans, 33 percent under union plans, 15 percent under joint employer-union plans, and 13 percent under spouses' plans. Eighty-eight percent of these retirees are covered by some other kind of health insurance in addition to Medicare. Of the 88 percent, 61 percent are covered by employer, union, or joint employer-union plans and 27 percent are covered by spouses' plans or plans personally paid for.

Subgroups of retirees differ on types of health insurance coverage. In addition to the obvious difference in Medicare coverage between retirees 64 and younger and older retirees, there are other differences among retirees by age groups, including:

- Coverage by an employer health plan is inversely related to age, with younger retirees far more likely than older ones to be covered. Fifty-seven percent of retirees 64 and younger are covered by employer health plans compared to 42 percent of those 65-69 years old, 38 percent of those 70-74, 33 percent of those 75-79, and 28 percent of those 80 and older.

- Older retirees (70 and older) are more likely to be covered by plans paid for by themselves than are younger retirees (65 percent vs. 49 percent).

- Retirees 75 and older are more likely to be covered only by Medicare and Medicaid than are younger retirees (21 percent vs. 8 percent).

Two differences in health insurance coverage emerge when we compare male and female retirees. First, female retirees (46 percent) are more likely than male retirees (40 percent) to be covered by employer health plans while male retirees are more likely than female retirees to be covered by union health plans (33 percent vs. 28 percent). Second, female retirees are more than twice as likely as male retirees to be covered by spouses health plans (23 percent vs. 10 percent).

When we compare retirees of different income levels, we find the following:

- Coverage by an employer health plan is directly related to income. Coverage increases from 30 percent, to 40 percent, to 48 percent for retirees with incomes under $10,000, $10,000 - $14,999, and $15,000 or more, respectively.
- Retirees with incomes under $15,000 are more likely than those with higher incomes to be covered by plans they paid for (63 percent vs. 51 percent).
- Retirees with incomes less than $10,000 are far more likely than retirees with incomes of $10,000-$14,999 and those with incomes of $15,000 or more to be covered only by Medicare and Medicaid (24 percent, 11 percent, and 5 percent, respectively).

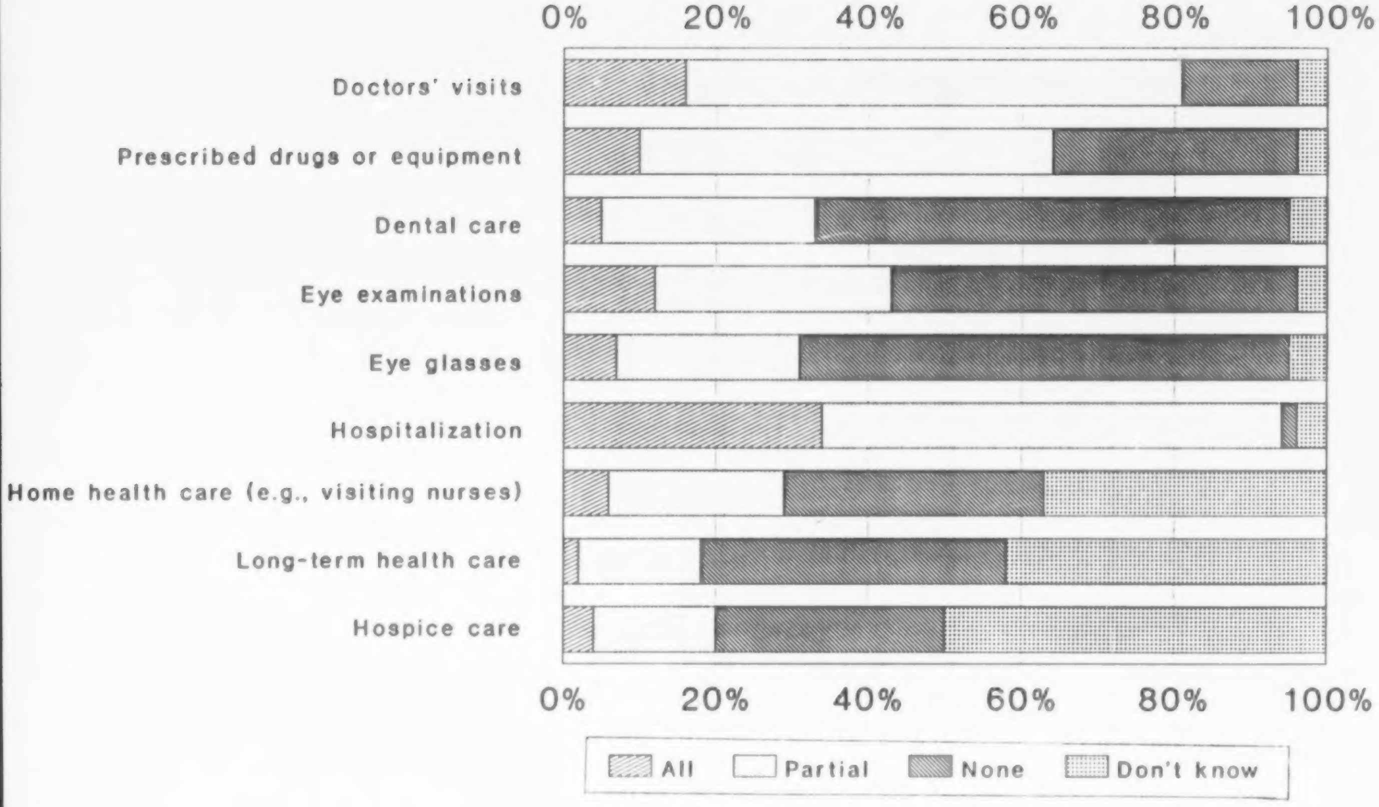
Comparing retirees who were employed in different occupations results in the following:

- Retirees who were professionals or administrators are most likely to be covered by employer health plans (61 percent) while those who were construction workers were least likely (14 percent). Forty-seven percent of retirees who were other types of workers were covered by these plans.
- Retirees who were construction workers are far more likely than others to be covered by union health plans (52 percent vs. 24 percent).
- Retirees who were sales and clerical workers (19 percent) are somewhat more likely than other to be covered by spouses' health plans (13 percent).

Health Cost Coverage. Retirees were asked about how much of a number of cost categories was covered by their health insurance. Figure 2.20 shows the amount of the costs covered for each category. There are clear differences in coverage across the categories. Hospitalization is the item most often covered by the retirees' health insurance plans. For 34 percent the cost of hospitalization is covered fully and for 60 percent it is covered partially. Doctors' visits are covered fully for 16 percent of the retirees and partially for another two-thirds. Fifteen percent of the retirees, however, reported that their health insurance does not

Figure 2.20

Health Care Cost Coverage for Retirees



cover doctors' visits.

Prescribed drugs are fully covered for 10 percent of the retirees and partially covered for 54 percent. Almost one-third of the retirees are not covered for prescribed drugs. Dental care is fully (5 percent) or partially covered (28 percent) for only one-third of the retirees. Over half of the retirees are not covered for eye examinations, with 12 percent fully covered and 31 percent partially covered. Any cost for eye glasses, however, is covered for less than one-third of the retirees.

With regard to home health care, not only did few retirees report being covered (29 percent), but 38 percent did not know if they are covered. Long term health care is covered to an even smaller extent. Less than one in five reported having any coverage and over 40 percent did not know if they have any coverage for long term care. Finally, hospice care is covered for only 20 percent of the retirees, and fully half did not know if they have coverage.

It is important to note that the retirees covered under employer, union, or joint employer-union plans are far more likely to have part or all of the costs of almost every category covered than are those covered only under personal plans or Medicare and Medicaid. The largest differences are found with regard to dental care, eye care/glasses, and home health care.

Primary Care Giver. The retirees were asked where they receive most of their health care. It is interesting that almost 80 percent of the retirees receive most of their health care from a private doctor. Ten percent receive most of their care from a group health or health maintenance organization, six percent go mostly to hospital clinics, two hospital emergency rooms, two percent to union clinics, and one percent to public clinics.

The retirees were also asked if they are able to see a doctor whenever they think they should. Almost 90 percent reported that they always see a doctor when they have to. Cost is the main reason given by retirees (94 percent) for not seeing a doctor when they should. Lack of companion (38 percent), transportation (30 percent), and fear (22 percent) were given as reasons to a far lesser extent.

The only difference in not seeing a doctor among subgroups of retirees is related to age. Younger retirees (64 and younger) are somewhat less likely to see a doctor when needed (81 percent) than are older retirees (89 percent). For each reason for not seeing a doctor, however, a higher proportion of older than younger retirees gives the reason. It is also important to note that retirees who are covered by only Medicare and Medicaid are far more likely than others to not see a doctor because it is too expensive (51 percent vs. 26 percent).

Quality of Hospital Care. The retirees were asked about the quality of care they received in hospitals. As Figure 2.21 shows the vast majority of retirees rated the care received as excellent (33 percent) or good (50 percent).

Health Status. Retirees' health status is examined in a number of ways. First, we assess how retirees perceive their current health status. We then look at the number of doctor visits, days sick, and days hospitalized. We end by assessing health ailments retirees have and their ability to do everyday activities.

Figure 2.22 shows that most retirees said that their health status is excellent (7 percent), good (41 percent), or fair (38 percent). Only 14 percent feel that their current

Figure 2.21

Quality of Hospital Care

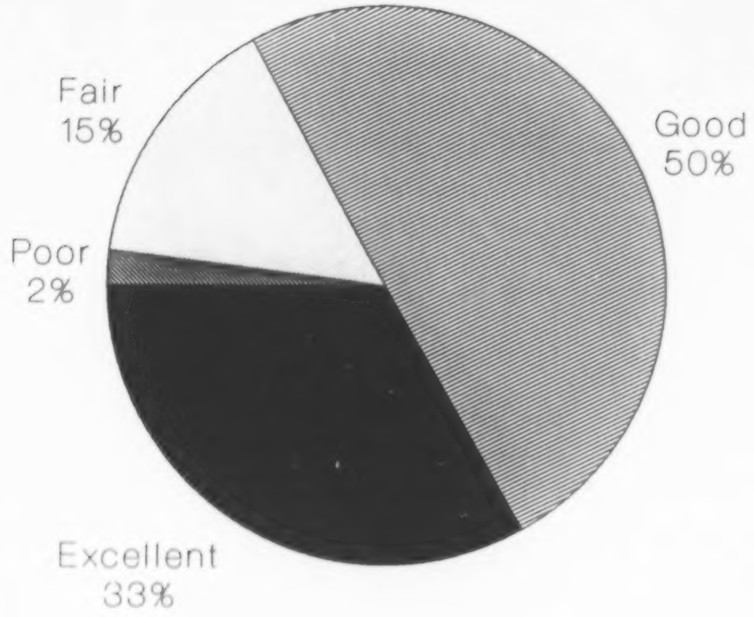
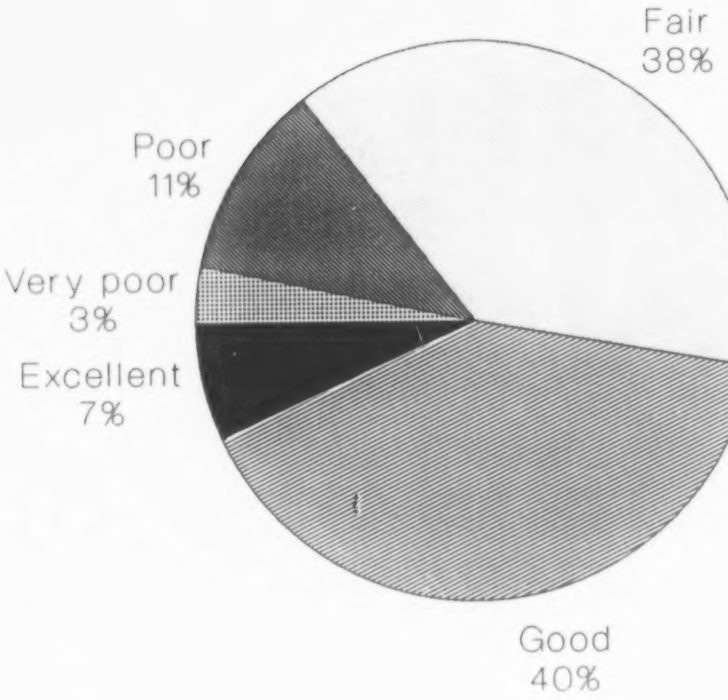


Figure 2.22

Health Status



health is poor or very poor. Comparing the perceived health status of these retirees to national distributions of older adults, first glance suggests that the retirees are generally less healthy. Specifically, Harris and Associates (1986) found that elderly Americans say their current health is excellent (20 percent) or good (43 percent). Their 63 percent compares to 48 percent for the retirees in our sample. The problem, however, is that the response scales used in the two studies are not the same. Harris and Associates (1986) used a four point scale of poor, fair, good, and excellent while our five point scale added very poor to the categories. It is unclear if the responses mean the same thing across samples. By looking at a number of other indicators of health, however, we will be able to better compare the health status of this sample of retirees to the national distribution of older adults.

The perceived health status of retirees differs among some subgroups of retirees. Younger retirees reported that they are in better health than did older retirees. Retirees under 70 years old (52 percent) are more likely than retirees 70-74 (48 percent) and older retirees (39 percent) to say they are in good or excellent health. Retirees with incomes over $19,999 reported they are in better health (64 percent good or excellent) than retirees with incomes of $15,000 - $19,999 (55 percent), $10,000 - $14,999 (41 percent), and under $10,000 (34 percent). Retirees who were employed in different occupations differ on health status. Retirees who were professionals or administrators reported they are in better health (60 percent good or excellent) than retirees who were employed in other types of occupations (46 percent). Also, retirees covered under employer, union, or joint plans say they are in good or excellent health more often (51 percent) than those covered under personal plans (45 percent) or those covered only by Medicare and Medicaid (34 percent).

Almost half of the retirees reported four or fewer visits to a doctor in 1986, with 11 percent reporting no visits. Fifteen percent, however, had 15 or more visits to a doctor. Harris and Associates found that "the typical elderly American reported five visits to a physician last year" (1986:33). In terms of doctor visits the retirees in our sample are very similar to other older adults. Different groups of retirees vary considerably on doctor visits. Younger retirees (69 or under) are more likely to report no visits and to have fewer doctor visits than older retirees. This is shown in Table 2.6. Number of doctor visits are also related to income. Retirees with incomes of $15,000 or higher (56 percent) are more likely to visit doctors four times a year or fewer than are retirees with incomes of $10,000 - $14,999 (45 percent) and retirees with incomes of less than $10,000 (41 percent).

When we look at days sick in 1986 we find that 45 percent of the retirees reported that they were never sick enough to give up their usual daily activities. An additional 20 percent were sick for 1-9 days. On the other end of the spectrum, however, we find over one-fourth of the retirees reporting that they were sick 15 days or more with 11 percent sick for 50 days or more in 1986. Over three-fourths of the retirees were not hospitalized at all in 1986 and only 10 percent reported that they were hospitalized 10 days or more. The 24 percent who were hospitalized is slightly more than the 18 percent found by Harris and Associates (1986) in their study of elderly Americans.

There are differences among subgroups of retirees in days sick and days hospitalized. Specifically, we find the following:

- A somewhat higher proportion of retirees under 70 report no sick days (47 percent) and no days in the hospital (80 percent) than do retirees 70-74 (44 percent and 75 percent) and those 75 or older (41 percent and 70 percent).

Table 2.6

Number of Doctor Visits by Age
(In Percentages)

	Age		
Number of Visits	69 or Younger	70-74	75 or older
0	13	9	8
1-4	41	36	32
5-9	21	24	24
10-14	11	16	19
15 or more	13	14	18

- Male retirees are slightly more likely than female retirees to report no sick days (45 percent vs. 41 percent).

- Retirees with incomes of $20,000 or higher are more likely to report no sick days (53 percent) and no days in the hospital (81 percent) than are retirees with incomes of $10,000 - $19,999 (45 percent and 76 percent) and those with incomes of under $10,000 (37 percent and 70 percent).

- Retirees who have health insurance coverage in addition to Medicare and Medicaid are somewhat more likely than retirees who have only Medicare and Medicaid to report no sick days (45 percent vs. 39 percent) and no days in the hospital (77 percent vs. 71 percent).

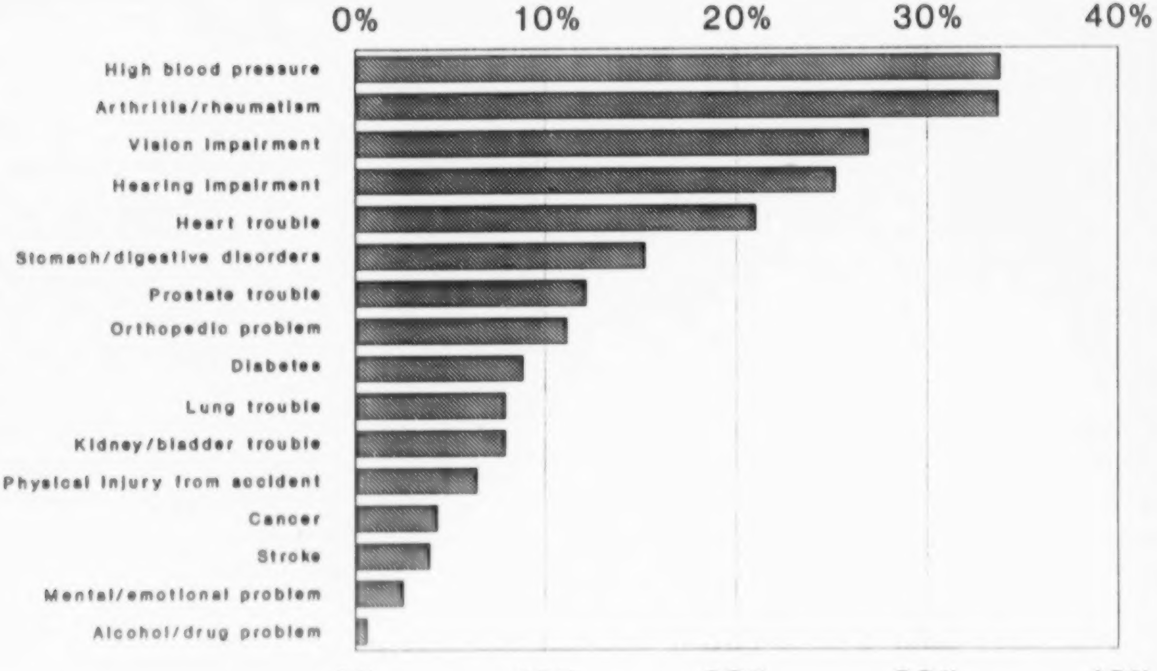
Overall, these retirees appear to be relatively healthy, whether measured by self perception or in terms of days sick, days hospitalized, or doctor visits. And, when we compare these retirees to older adults generally we find only small differences. We do, however, find differences among subgroups of retirees with younger and wealthier retirees being in somewhat better health than other retirees.

This picture of a basically healthy group of retirees is confirmed when we look at the health ailments older persons generally have. As Figure 2.23 shows, the vast majority of retirees in our sample do not have these ailments. High blood pressure and arthritis are the two ailments suffered by the highest proportion of retirees. In both cases, one-third of the retirees reported having the ailment. Trouble with sight (27 percent), trouble with hearing (25 percent), and heart trouble (21 percent) are the only other ailments that over one-fifth of the retirees reported having.

Comparisons between our sample of retirees and a national sample of older adults (U.S. Department of Health and Human Services, 1987) on health ailments suggest that the retirees are somewhat less likely to have most of the ailments. Specifically, the union retirees

Figure 2.23

Health Ailments
(Percent Responding Yes)



are less likely than older adults generally to have: high blood pressure (34 percent vs. 39 percent); arthritis or rheumatism (34 percent vs. 48 percent); trouble with hearing (25 percent vs. 30 percent); heart trouble (21 percent vs. 28 percent); diabetes (9 percent vs. 10 percent); and orthopedic problems (11 percent vs. 17 percent). Only for trouble with sight (27 percent vs. 10 percent) and prostate trouble (12 percent vs. 3 percent) are our retirees more likely to have the ailment than older adults generally.

We find a number of differences in health ailments among subgroups of retirees which are outlined below:

- Older retirees (75 and older) are somewhat more likely to have heart trouble than are retirees 65-74, and those 64 or younger (23 percent, 21 percent, and 18 percent, respectively).
- Almost 20 percent of retirees 75 and older have prostate trouble compared to 14 percent of those 70-74 and 9 percent of those 69 or younger.
- Thirty-seven percent of retirees 80 or older have hearing problems compared to 29 percent of those 75-79, 26 percent of those 70-74, and 22 percent of those 69 or younger.
- Trouble with sight is more likely to be found among older retirees than younger ones. Forty percent of the retirees 80 or older, 33 percent of those 75-79, 28 percent of those 70-74, and 22 percent of those 69 or younger have trouble with their sight.
- Surprisingly, retirees 64 and younger (14 percent) are more likely than older retirees (10 percent) to have orthopedic problems.
- A higher proportion of female retirees than male retirees have high blood pressure (41 percent vs. 33 percent).
- Male retirees (23 percent) are more likely than female retirees (17 percent) to have heart trouble.
- Forty-three percent of female retirees have arthritis compared to 32 percent of male retirees.

- Almost 30 percent of male retirees have hearing problems compared to 17 percent of female retirees.

- Retirees who were construction workers are less likely than others to have high blood pressure (29 percent vs. 36 percent).

- Retirees who were construction workers are somewhat more likely than others to have lung trouble (11 percent vs. 24 percent).

- As shown in Table 2.7 there are a number of differences in ailments among groups of retirees with different levels of income including: high blood pressure, arthritis, diabetes and trouble with sight.

Another way of looking at health status is to assess how difficult it is for individuals to do everyday activities such as dressing, walking, or climbing stairs. The retirees were asked how easily they can do 12 different activities. Figure 2.24 shows the percentage of retirees who can do each easily and of retirees who have difficulty doing each activity. As the figure shows, the vast majority of retirees can do each of the activities easily. Those activities that the most retirees have difficulty doing are cleaning house (33 percent have difficulty doing), climbing one flight of stairs (32 percent), walking 2-3 blocks (30 percent), and hearing over the telephone (25 percent). Less than one-fourth of the retirees have any difficulty doing the other activities.

A number of differences emerge when we look at subgroups of retirees. Not surprising, differences among retirees of different ages are found for every activity, with some of the differences very dramatic. As Table 2.8 shows, the largest differences are among retirees 80 or older, those 75-79, and those younger than 75.

When we compare male and female retirees we find a number of differences in doing daily activities. Male retirees are more likely than female retirees to have difficulty preparing

Table 2.7

Health Ailments by Income
(Percent With Ailment)

	Income Level	
Ailment	Under $15,000	$15,000 or higher
High blood pressure	36	33
Arthritis	37	32
Diabetes	10	7
Trouble with sight	30	25

Figure 2.24

Ease of Activities

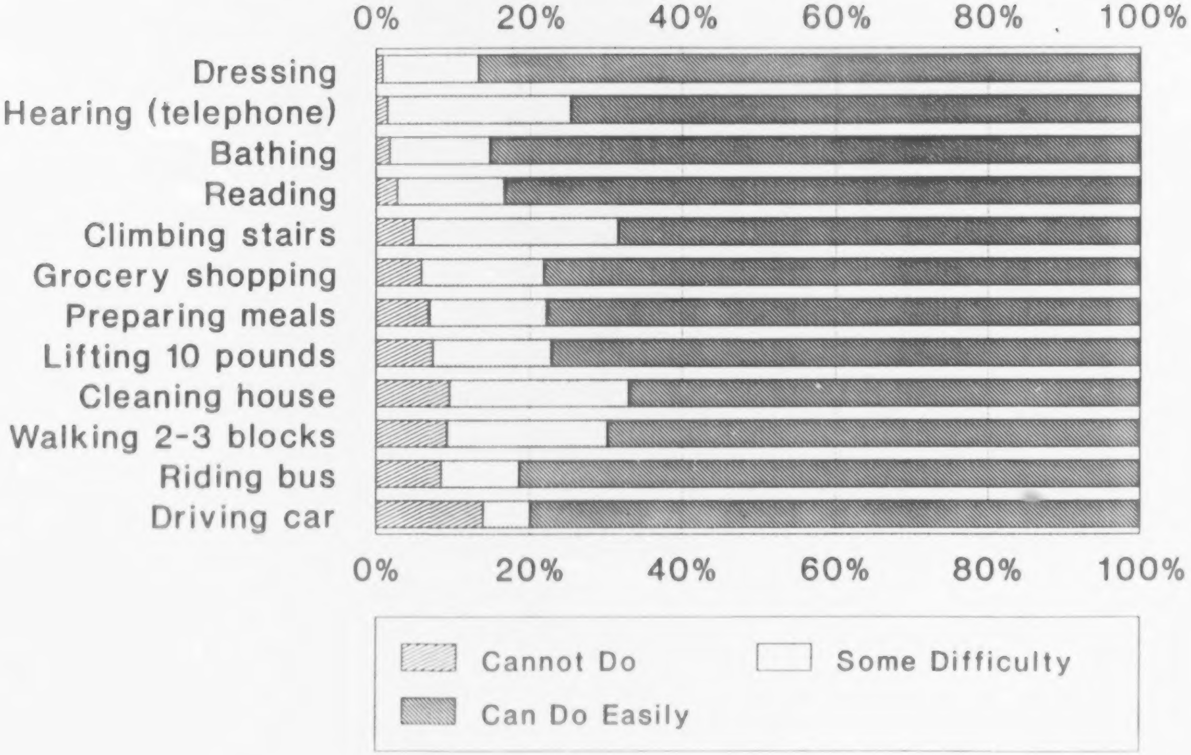


Table 2.8

Daily Activities Not Easily Done, by Age of Retirees
(Percentage Having Difficulty)

	Age		
Activity	Under 75	75-79	80 or Older
Dressing	11	16	24
Bathing	11	18	30
Preparing meals	19	26	41
Grocery shopping	18	24	43
Cleaning house	29	37	55
Walking 2-3 blocks	26	35	51
Climbing stairs	27	35	50
Reading	12	23	33
Hearing over the telephone	22	32	42
Driving	14	27	48
Riding a bus	14	24	42
Lifting 10 pounds	19	26	42

meals (25 percent vs. 17 percent) and hearing over the telephone (28 percent vs. 16 percent). Female retirees have more difficulty than male retirees:

- grocery shopping (27 percent vs. 21 percent),
- cleaning house (38 percent vs. 32 percent),
- walking 2-3 blocks (37 percent vs. 28 percent),
- climbing stairs (40 percent vs. 29 percent),
- riding a bus (27 percent vs. 17 percent),
- lifting 10 pounds (41 percent vs. 17 percent).

The largest difference, however, between male and female retirees has to do with driving a car. Almost 40 percent of female retirees have difficulty driving (of these, 33 percent cannot drive) compared to 15 percent of male retirees (of these, 8 percent cannot drive).

As with the other indicators of health, we find differences in difficulty doing daily activities among retirees with different levels of income. Retirees with incomes of less than $10,000 have greater difficulty with daily activities than those with incomes of $10,000 - $14,999, who in turn have greater difficulty than retirees with incomes of $15,000 or higher. This pattern is clearly shown in Table 2.9.

There are a number of differences in doing daily activities among retirees who were employed in different occupations before they retired. In general, retirees who were professionals or administrators are less likely than others to have difficulty doing each of the daily activities. This is shown in Table 2.10, as are other differences among retirees who were employed in different occupations when they retired.

Table 2.9

Daily Activities Not Easily Done, by Income of Retirees
(Percentage Having Difficulty)

	Income		
Activity	Under $10,000	$10,000 - $14,999	$15,000 or higher
Dressing	20	14	9
Bathing	23	16	9
Preparing meals	30	23	18
Grocery shopping	36	22	15
Cleaning house	48	35	26
Walking 2-3 blocks	44	32	23
Climbing stairs	47	36	23
Reading	26	18	12
Hearing over the telephone	30	27	22
Driving	38	20	12
Riding a bus	32	20	12
Lifting 10 pounds	40	24	14

Table 2.10

Daily Activities Not Easily Done, by Prior Occupation of Retirees (Percentage Having Difficulty)

	Occupation at Retirement*					
Activity	1	2	3	4	5	6
Dressing	7	14	15	15	11	14
Bathing	10	15	16	17	13	15
Preparing meals	17	24	22	25	18	24
Grocery shopping	16	22	23	26	21	24
Cleaning house	27	33	34	39	33	33
Walking 2-3 blocks	21	31	33	38	29	30
Climbing stairs	23	29	35	39	35	31
Reading	11	16	18	22	16	16
Hearing over the telephone	18	31	24	28	18	29
Driving	14	13	23	34	29	20
Riding a bus	11	17	22	25	21	18
Lifting 10 pounds	16	16	27	31	31	23

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* 1=Professional/Administrator, 2=Construction Worker, 3=Production Worker, 4=Personal/Commercial Service Worker or Laborer, 5=Sales or Clerical Worker, 6=Other

When we compare retirees covered under different types of health plans we find that those who are covered by only Medicare and Medicaid are more likely than retirees covered by other plans in addition to Medicare and Medicaid to have difficulty doing every activity.

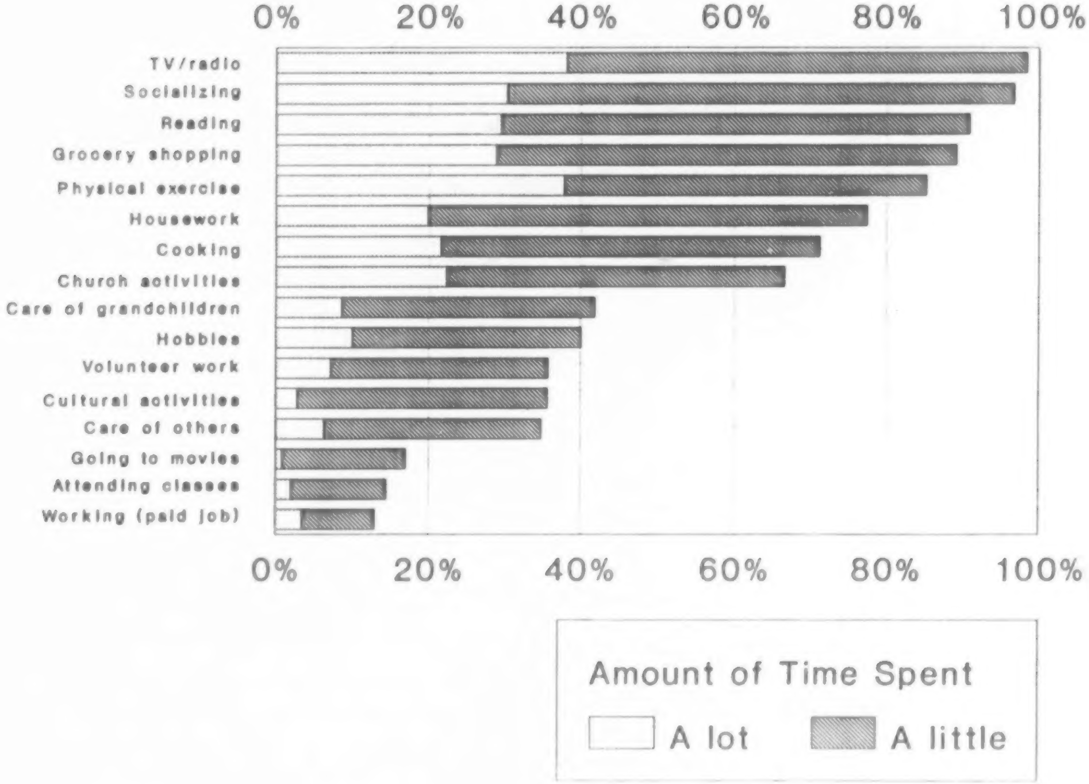
G. Patterns of Leisure and Work Activity

The focus of this section is on the patterns of leisure and work activity among retirees. We begin by examining the weekly activities of retirees. We then turn to a more in depth analysis of paid and volunteer work activities of retirees examining who works, who would like to work and why, preferred work schedules, methods of job search, and barriers to employment. The section ends with an analysis of the organizational activities of the retirees. Of particular interest will be the comparisons between subgroups of retirees.

Weekly Activities. Figure 2.25 shows the amount of time in a typical week that retirees spend on a wide range of activities. A lot of time in a typical week is spent by retirees watching TV or listening to the radio (38 percent), doing active physical exercise (38 percent), reading (30 percent), and socializing (30 percent). Retirees also spend a lot of time shopping (29 percent), cooking (22 percent), attending or doing church/temple work (22 percent), and doing housework (20 percent). As the figure also shows, a large proportion of retirees spend at least a little time on half of the activities. It is clear, however, that there are an equal number of the noted activities that only small percentages of retirees spend time on. Working at a paid job (14 percent), attending classes (15 percent), and going to the movies (17 percent) are the activities least often done by retirees during a typical week.

Figure 2.25

Allocation of Time



When we look for differences in weekly activities among groups of retirees, a number of general patterns emerge. First, the differences among retirees of different ages tend to be in activities on which a lot of time is spent. Younger retirees tend to spend more time on physical activities, hobbies, and at paid work, while older retirees are more likely to spend a lot of time watching TV or listening to the radio and attending church activities. Second, male and female retirees differ only in activities on which they spend a lot of time. Female retirees are more likely to spend a lot of time socializing, attending church activities, reading, doing housework, cooking, and shopping. Male retirees, on the other hand, are more likely to spend a lot of time doing physical activities. Third, time spent on activities is related to income. Retirees with lower incomes are more likely to spend a lot of time socializing, attending church activities, and watching TV or listening to the radio while retirees with higher incomes are more likely to spend a lot of time doing physical activities. Finally, time spent on activities differs according to the occupations the retirees had before they retired. Retirees who were professionals and administrators are more likely than others to spend time doing volunteer work, reading, going to movies, on cultural activities, attending classes, and on hobbies.

Paid Work Activities. The retirees were asked a number of questions about their current paid work activity. Only seven percent of these retirees reported that they currently work for pay at a full-time (2 percent) or part-time (5 percent) job. An additional six percent work at a temporary job. Comparing these retirees to a general population of older adults (Harris and Associates, 1986) shows that our retirees are somewhat less likely to work as shown in Table 2.11.

Table 2.11

Comparisons of Paid Work Activity Between Retirees and All Elderly People (Percentage Working)

	Retirees	All Elderly*
Full-time	2	7
Part-time	5	10
Temporary	6	Not available

* From Harris and Associates (1986:30).

The retirees were also asked if they would like to work. Eleven percent of the retirees who do not work report that they would like to work at a paying job. This figure is comparable to the ten percent found by Harris and Associates (1986) in their study of elderly adults.

Patterns of paid work activity and the desire to work differ among subgroups of retirees. A far greater proportion of retirees under 65 work full-time, part-time, or temporarily than do older retirees. Also, younger retirees are more likely to want to work than older retirees. These patterns are shown in Table 2.12.

When we compare male and female retirees the only difference we find is in the percent who currently work temporarily for pay. Male retirees (7 percent) are somewhat more likely than female retirees (4 percent) to work temporarily.

Retirees with higher incomes are more likely to work than do those with lower incomes. Specifically, we find the following:

- Retirees with incomes of $20,000 or higher are more likely than others to work full-time (6 percent vs. 2 percent).
- Working part-time is directly related to income. Seven percent of those with incomes $20,000 or higher work part-time compared to six percent for those with incomes of $15,000-$19,999, four percent for those with incomes of $10,000-$14,999, and three percent for those with incomes under $10,000.
- Retirees with incomes of $15,000 or higher (8 percent) are more likely than those with lower incomes (6 percent) to work temporarily.
- Among retirees who don't work, those with incomes under $15,000 are more likely to want to work than those with incomes of $15,000-$19,999 and those with incomes of $20,000 or higher (13 percent, 10 percent, and 9 percent, respectively).

Table 2.12

Paid Work Patterns of Retirees by Age
(Percentage Working)

	Age				
	64 or Younger	65-69	70-74	75-79	80 or Older
Work full-time	6	1	1	1	1
Work part-time	8	5	3	3	1
Work temporarily	10	7	6	4	2
Would like to work	15	12	10	8	5

For those retirees who currently work or who would like to work we were interested in learning more about their reasons for working or wanting to work and the work schedule they would prefer. The reasons for working or wanting to work are shown in Table 2.13. It is interesting that personal and social reasons are given by a higher proportion of retirees than are money related reasons. Over three-fourths of the retirees reported that they work or want to work to make a contribution or feel useful (77 percent) and as a way to spend time and keep busy (76 percent). Almost as high proportions give as reasons the enjoyment of being with others (70 percent) and the stimulation or pleasure of the work (69 percent). Needing money for necessary expenses (61 percent) and wanting money for extras (57 percent) were given as reasons by smaller percentages of retirees.

Differences by age are found in the reasons for working or wanting to work. These are portrayed in Table 2.14. As the table shows, every reason is inversely related to age except for increasing Social Security and earning a pension. That is, as age increases the percentage of retirees giving the reason for working or wanting to work decreases, with the strongest relationships found between age and needing and wanting money.

Male and female retirees differ only in working to increase Social Security benefits. Female retirees are more likely than male retirees to give this as a reason (48 percent vs. 37 percent).

Comparing reasons of retirees with different income levels shows that the only differences are related to needing money, increasing Social Security benefits, and earning a pension. In each case retirees with lower incomes are more likely than those with higher incomes to give these reasons for working or wanting to work. Specifically, we find the

Table 2.13

Reasons Given as Important by Retirees for Working or Wanting to Work
(In Percentages)

Reasons	
The feeling of making a contribution and being useful	77
A way to spend time and keep busy	76
The enjoyment of being with others	70
The stimulation or pleasure of the work itself	69
Need more money for necessary expenses	61
Want the money for some extras or luxuries	57
To become eligible for or to increase Social Security benefits	39
To earn a pension	24

Table 2.14

Reasons Given as Important for Working or Wanting to Work by Age (In Percentages)

	Age				
Reasons	64 or Younger	65-69	70-74	75-79	80 or Older
Need more money for necessary expenses	68	62	57	55	48
Want the money for some extras or luxuries	68	62	50	39	32
To become eligible for or to increase Social Security benefits	46	36	31	39	42
To earn a pension	29	20	17	23	26
The enjoyment of being with others	70	71	70	64	62
The stimulation or pleasure of the work itself	75	72	67	59	57
The feeling of making a contribution and being useful	80	79	77	70	67
A way to spend time and keep busy	78	77	76	74	67

following:

- Retirees with incomes under $10,000 are more likely to work or want to work because they need money for necessary expenses (77 percent) than those with incomes of $10,000-$14,999 (68 percent) and those with incomes of $15,000 or higher (51 percent).

- A higher proportion of retirees with incomes under $10,000 work or want to work to increase their Social Security benefits than do retirees with incomes of $10,000-$14,999 and those with incomes of $15,000 or more (57 percent, 37 percent, and 34 percent, respectively).

- Thirty-nine percent of retirees with incomes under $10,000 work or want to work to earn a pension compared to 21 percent of retirees with higher incomes.

When we compare retirees who were employed in different occupations on their reasons for working or wanting to work we find:

- Retirees who were employed as production workers and as personal/commercial service workers or laborers are more likely (65 percent) to work or want to work because they need money than are retirees who were employed in other types of occupations (58 percent).

- Retirees who were professionals or administrators and those who were construction workers are less likely than others to work or want to work to increase their Social Security benefits (28 percent, 36 percent, and 42 percent, respectively).

- Retirees who were professionals or administrators are less likely than others to work or want to work to earn a pension (16 percent vs. 25 percent).

The retirees were asked about the work schedule they would prefer if they were working or would like to work. Only 13 percent of the retirees who work or want to work report that they prefer a full-time schedule. In terms of different part-time arrangements we find the following: 61 percent prefer to work less than 8 hours a day, 76 percent prefer to work less than 5 days a week, and 38 percent prefer to work less than 12 months a year.

Only seven percent of the retirees had looked for a paid job in the past year. When asked about the methods they used to look for a job, this group of retirees reported that friends and want ads were the most often used methods. Over 90 percent of these retirees looked for a job through friends, and two-thirds used want ads. The unions (31 percent), seniors' organizations (19 percent), the U.S. Employment Service (18 percent), private employment agencies (13 percent), or retiree clubs (6 percent) were used far less frequently.

The retirees asked about the obstacles they faced in seeking paid employment. We were interested in assessing if the retirees perceived any discrimination or faced other barriers to employment. Among those retirees who looked for a paid job in the past year, almost 40 percent reported that they faced age discrimination. In terms of other types of discrimination, five percent faced race discrimination and two percent, sex discrimination. When we assess other obstacles faced by retirees looking for a paid job, we find the following:

- Low pay was an obstacle for 54 percent of the retirees.
- Lack of suitable opportunities was an obstacle for 52 percent.
- One-third reported unsuitable hours and one-third reported lack of suitable skills as obstacles.
- Twenty-percent found unsuitable working conditions to be an obstacle and 11 percent reported that transportation was an obstacle.

Volunteer Work. A fairly small proportion of retirees do volunteer work (13 percent). An additional four percent reported that they would like to work at a volunteer job. The only differences among subgroups on volunteer work are found when we look at retirees with different levels of income and those who were employed in different occupations. Almost 16 percent of retirees with incomes of $15,000 or higher do volunteer work compared to 11 percent of those with lower incomes. Retirees who were employed as professionals or administrators and sales and clerical workers are more likely than others to do volunteer work (17 percent vs. 10 percent).

Participation in Organizations. Another way of looking at the patterns of activity among retirees is through the level of their participation in different organizations or groups. Table 2.15 shows that while no single organization has attracted a majority of retirees to be active, a few have fairly large proportions of active retirees.

By far the largest proportion of retirees report that they are active in a religious organization (40 percent). Unions (26 percent), community senior citizen groups (20 percent), and hobby clubs (19 percent) have the next highest proportions of retirees who are active. As with other types of activities, there are some interesting differences in participation among subgroups of retirees. Younger retirees are more likely than older retirees to be active in their unions and in veterans' groups. Older retirees, on the other hand, are more likely than younger retirees to be active in community senior citizen groups.

Differences in level of participation in organizations are also found between male and female retirees. Male retirees are far more likely (29 percent) than female retirees (14 percent to be active in their unions. Not surprisingly, male retirees are also more active than female retirees in veterans' groups (17 percent vs. 5 percent) and in fraternal organizations (19 percent vs. 10 percent). A higher proportion of female retirees than male retirees are active in community senior citizen clubs (29 percent vs. 18 percent) and in religious organizations (46 percent vs. 39 percent).

Table 2.15

Participation by Retirees in Organizations and Groups

Organization	Percent Active
Religious organization	40
Union	26
Community senior citizen group	20
Hobby club (bridge, music, sports, etc.)	19
Fraternal organization	17
Union retiree club	15
Veterans' group	14
Political organization	13
Travel club	11
Community service group	10

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Differences in participation in organizations are also found among retirees with different income levels. We find the following:

- Retirees with incomes of $15,000 or higher are somewhat more likely than those with lower incomes to be active in a union retiree club (17 percent vs. 13 percent).
- A higher proportion of retirees with incomes under $10,000 (25 percent) are active in community senior citizen groups than are retirees with incomes of $10,000-$14,999 (20 percent) and those with incomes of $15,000 or higher (18 percent).
- Not surprisingly, retirees with incomes of $15,000 or higher are more likely (14 percent) to be active in travel clubs than are retirees with lower incomes (8 percent).
- Also not surprisingly, retirees with higher incomes are more likely to be active in hobby clubs than are retirees with lower incomes. Almost one-fourth of retirees with incomes of $15,000 or higher are active compared to 13 percent of retirees with lower incomes.
- Income is also related to participation in fraternal organizations. Twenty percent of retirees with incomes of $15,000 or higher are active in fraternal organizations compared to 13 percent of retirees with lower incomes.

Finally, we find a number of differences in participation in organizations among retirees who were employed in different occupations, including:

- Retirees who were construction workers are most likely to be active in their unions (39 percent) while those who were sales and clerical workers are least active (13 percent).
- Retirees who were production workers are somewhat more likely than others to be active in union retirees clubs (19 percent vs. 14 percent).
- Retirees who were professionals or administrators (19 percent) are more likely than others (11 percent) to be active in political organizations and in community service groups (16 percent vs. 9 percent).

H. Programs and Services for Retirees

In this section we deal with a variety of issues related to programs and services for retirees. We begin by looking at the programs and services in the community, assessing the programs and services available, used, and wanted by retirees. We then turn to an examination of the services provided by the retirees' unions and the services retirees would like their unions to provide. The section ends with a look at educational participation, focusing on who participates, why they participate, and reasons for wanting to participate in the future.

Community Programs and Services for Retirees. The retirees were asked about the programs and services available in their community for senior citizens. Table 2.16 shows that a wide range of services are available to the retirees. As the table shows, the programs and services most often available are senior centers (82 percent), transportation services (70 percent), home delivered meals (68 percent), preparation of taxes (63 percent), and reduced fares on public transportation (56 percent). At least one-fourth of the retirees report that each of the other community programs and services listed are available for senior citizens.

What is most interesting, however, are the large proportions of retirees who do not know if a number of important programs and services are available. Specifically, 61 percent do not know if personal homemaker services or if job services are available. Over half don't know if financial counseling (59 percent), intergenerational programs, (55 percent), volunteer placement services (55 percent), and counseling (53 percent) are available to seniors. A large proportion of retirees also don't know about the availability of education programs (49 percent), legal services (47 percent), home health services (46 percent), and cultural activities

Table 2.16

Community Programs and Services for Senior Citizens
(In Percentages)

Program or Service	Available		
	Yes	No	Don't Know
Home health service	47	7	46
Meals on wheels	68	9	23
Personal homemaker services	28	11	61
Counseling	38	9	53
Financial counseling	31	10	59
Preparation of tax returns	63	8	30
Legal services	42	10	47
Senior centers	82	5	13
Volunteer placement services	35	10	55
Job placement services	28	11	61
Educational programs	42	9	49
Recreational facilities	66	7	28
Cultural activities	47	9	45
Transportation services	70	8	22
Reduced fares on public transportation	56	13	31
Discounts provided by local merchants	68	11	22
Programs with people of different ages	35	10	55

(45 percent). Clearly, while many retirees do know of the availability of a wide range of community programs and services for seniors there are large proportions of retirees who don't know whether many services are available to them.

In terms of use of community programs and services we find that only small proportions of retirees have used the community programs and services. This is shown in Figure 2.26. Only one service has been used by over half of the retirees, discounts by local merchants (56 percent). Other services that have been used by 20 percent or more of the retirees are senior centers (31 percent), reduced fares on public transportation (28 percent), and recreational activities (21 percent). The community programs and services least often used are job placement services (2 percent), counseling (2 percent), volunteer placement services (2 percent), personal homemaker services (3 percent), financial counseling (3 percent), and "meals on wheels" (4 percent).

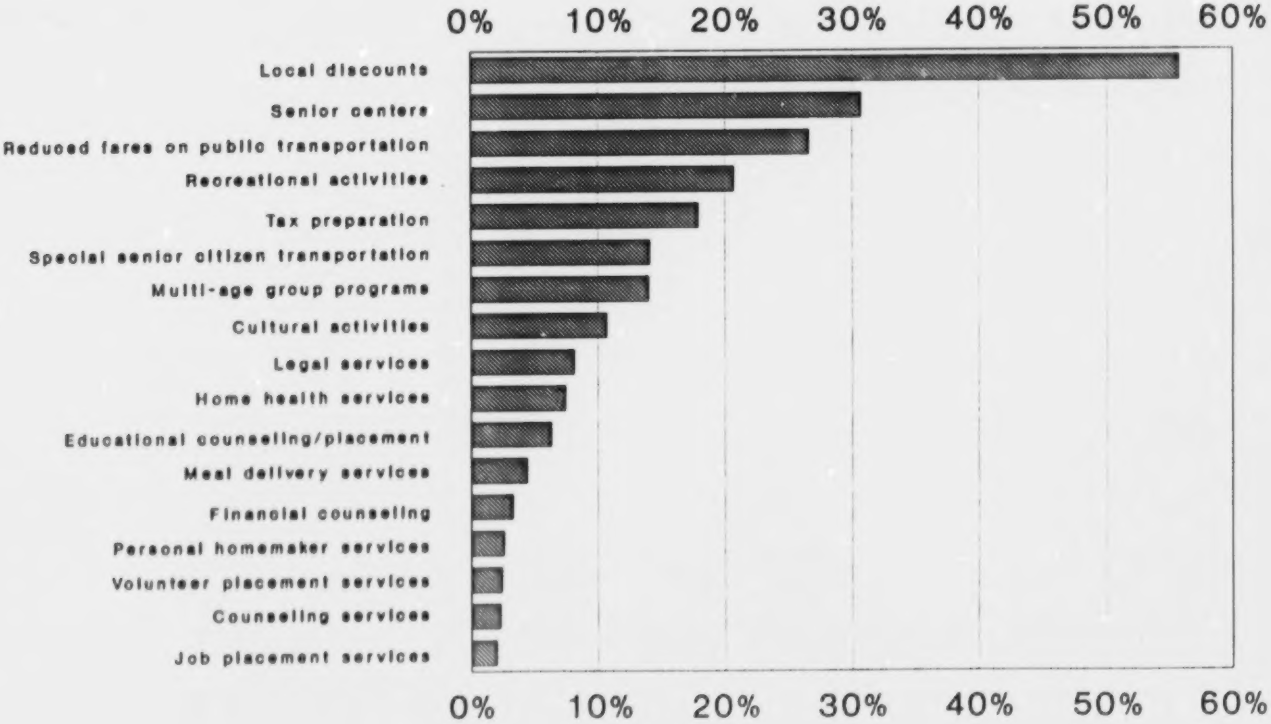
A number of differences exist in the use of community programs and services among subgroups of retirees. Some of these differences are obvious while others are not as clear. It is not surprising that use of most programs or services is related to age. Specifically, we find the following:

- Use of home health services increases with age. Retirees 75 or older are far more likely (14 percent) to have used home health services than those 70-74 (7 percent) and those under 70 (4 percent).
- One in ten retirees 75 or older have used "meals on wheels" compared to three percent of younger retirees.
- A somewhat higher proportion of retirees 75 or older (5 percent) have used personal homemaker services than younger retirees (2 percent).

Figure 2.26

Use of Senior Citizens' Programs and Services

(Percent Responding Yes)



- Older retirees (75 or older) are also more likely than younger retirees to have used tax preparation services (22 percent vs. 16 percent) and legal services (11 percent vs. 7 percent).

- A higher proportion of retirees 75 or older (34 percent) have used senior citizen centers than have younger retirees (29 percent).

- One-fourth of retirees 75 or older have used senior transportation services compared to 10 percent of younger retirees, while 41 percent of the older retirees have used reduced fares on public transportation compared to 22 percent of younger retirees.

For only a few services do we find differences in use between male and female retirees. First, female retirees are more likely than male retirees to have used senior centers (38 percent vs. 28 percent). Second, a higher proportion of female retirees than male retirees have used recreational and cultural activities (25 percent vs. 20 percent and 15 percent vs. 10 percent). Finally, female retirees are more likely than male retirees to have used senior citizen transportation services (21 percent vs. 12 percent), and reduced fares on public transportation (36 percent vs. 24 percent).

When we compare retirees with different levels of income, we find the following:

- Retirees with incomes of $10,000 or less are more likely to have used home health services (13 percent) than those with incomes of $10,000-$14,999 (8 percent) and those with incomes of $15,000 or higher (5 percent).

- Retirees with low incomes (less than $10,000) have used "meals on wheels" more than retirees with incomes of $10,000-$14,999 or $15,000 and higher (7 percent, 5 percent, and 2 percent, respectively).

- A higher proportion of retirees with incomes under $10,000 (37 percent) have used senior centers than of retirees with incomes of $10,000-$14,999 (33 percent), and of those with incomes of $15,000 or higher (26 percent).

- Retirees with incomes of less than $10,000 are more likely than those with incomes of $10,000-$14,999 and those with incomes of $15,000 or higher to have used senior citizen transportation (24 percent, 15 percent, and 9 percent, respectively) and reduced fares on public transportation (34 percent, 27 percent, and 22 percent, respectively).

Comparing retirees who were employed in different occupations on the use of services results in the following:

- Retirees who were production workers and personal/commercial service workers or laborers are more likely than others to have used tax preparation services (22 percent vs. 15 percent).

- Retirees who were construction workers are less likely than others to have used services of senior centers (25 percent vs. 33 percent).

- Retirees who were professionals or administrators and those who were sales and clerical workers are more likely than other to have participated in recreational activities (27 percent vs. 17 percent) and cultural activities (17 percent vs. 8 percent).

- Retirees who were personal/commercial service workers or laborers and those who were sales or clerical workers are more likely than others to have used senior citizen transportation (20 percent vs. 12 percent), and reduced fares on public transportation (36 percent vs. 22 percent).

Finally, the retirees were asked which community programs and services for senior citizens they would like to have available. Table 2.17 shows the percentage of retirees who want each program or service if it is not available or if the retiree does not know if it is available. Clearly, a large proportion of retirees would like each of the programs or services to be available, with the largest proportions wanting discounts from local merchants (84 percent), reduced fares on public transportation (78 percent), senior transportation services (75 percent), senior centers (74 percent), legal services (74 percent), and home health care services (74 percent). The only programs or services not available that a majority of retirees don't say they want are volunteer placement services (42 percent) and job placement services (49 percent).

Table 2.17

Community Programs and Services Retirees Would Like to be Available*
(In Percentages)

Program or Service	Yes
Discounts provided by local merchants	84
Reduced fares on public transportation	78
Transportation services	75
Home health care service	74
Legal services	74
Senior centers	74
Preparation of tax returns	68
Programs with people of different ages	68
Recreational facilities	65
Meals on wheels	64
Financial counseling	56
Counseling	55
Personal homemaker services	54
Educational programs	54
Cultural activities	54
Job placement services	49
Volunteer placement services	42

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* Percent is of those who reported that the program or service was not available or that they didn't know if it was available.

Union Services for Retirees. Retirees were asked about the services their unions provide to retirees and about the services they would like their unions to provide to retirees or to provide better. Table 2.18 shows the percentage of retirees reporting that each service is provided by their unions. It is clear that unions provide a wide range of services to retirees. These include health related, recreational, counseling, and informational services. By far the highest proportion of retirees report that union newsletters or magazines (81 percent) and political updates (63 percent) are provided. Other union services provided to one-fourth or more of the retirees include: life insurance (38 percent), general medical insurance (35 percent), social activities (30 percent), and help in organizing retiree clubs (27 percent).

While the table shows that many services are provided by unions to their retirees, it is important to note that large proportions of retirees do not know if the services are provided by their unions. Retirees should know whether or not a service is provided by a union, yet except for three of the services over one-third of the retirees did not know if the services are provided by their unions. The pattern of "not knowing" about services is very interesting. The lowest proportions of retirees did not know about health and medical services. Personal and social services, such as legal assistance, credit cards, travel services, and social activities were not known by the next largest proportions, and the most retirees did not know about union counseling, placement, and housing services for retirees.

In terms of the services the retirees would like their unions to provide to retirees or to provide better, the findings are not surprising. For every service listed, except credit cards, over half of the retirees reported that they would like the service to be provided or provided better. This is clearly shown in Table 2.19.

Table 2.18

Union Services for Retirees (In Percentages)

Service	Provided by Union to Retirees		
	Yes	No	Don't Know
Pre-retirement planning programs	19	25	57
Retirement counseling and programs	17	26	57
Personal/family counseling	6	30	64
Job counseling and placement services	9	28	64
Educational counseling and programs	9	27	64
Educational financial aid	7	30	63
General medical insurance	35	29	36
Eye care insurance	24	42	36
Dental insurance	24	44	34
Medical clinic/facilities	16	42	42
Prescription drugs	33	35	32
Nursing homes or home health care	5	44	51
Life insurance	38	28	35
Legal services	15	37	48
Preparation of tax returns	7	41	52
Credit unions	32	29	39
Credit card services	18	34	48
Union newsletter or magazine	81	6	13
Updates on political issues and candidates	63	12	25
Assistance organizing retiree clubs or groups	27	15	49
Social activities for retirees and spouses	31	26	43
Travel services/tours	16	34	50
Opportunities for volunteer service	11	29	59
Subsidized housing for retirees	4	39	56

Table 2.19

Union Services Retirees Would Like or Would Like Improved
(In Percentages)

Service	Would like or would like improved
Eye care insurance	88
Dental insurance	86
Prescription drugs	86
General medical insurance	84
Union newsletter or magazine	83
Life insurance	78
Medical clinic/facilities	78
Nursing homes or home health care	78
Legal services	76
Pre-retirement planning programs	75
Retirement counseling and programs	72
Updates on political issues and candidates	72
Preparation of tax returns	67
Social activities for retirees and spouses	66
Travel services/tours	66
Credit unions	64
Subsidized housing for retirees	64
Assistance organizing retiree clubs or groups	61
Job counseling and placement services	57
Educational counseling and programs	56
Educational financial aid	55
Opportunities for volunteer service	52
Personal/family counseling	51
Credit card services	48

Again, an interesting pattern emerges. The highest proportion of retirees would like services related to health and medical needs followed by personal, financial, and social needs. Services related to job, volunteer, and educational needs are wanted by the lowest proportion of retirees. In all cases, however, the proportions of retirees who would like the service provided or provided better are very high.

Post-retirement Participation in Education. Nine percent of the retirees in the sample reported that they participated in an education course or program (formal education) since retiring. Considering that the question asked about participation since retirement, the percentage appears relatively low. Recent national studies find that three to five percent of older adults participate in adult education programs annually (National Center for Education Statistics, 1982). At this rate, even accounting for the fact that many of the same adults take courses year-after-year, one would expect the percentage of retirees from our sample participating in education since retirement to be higher. However, when the retirees were asked about the amount of time during a typical week spent attending classes to learn new skills or increase knowledge, fully 14 percent report that they spend at least some time in such activities. The disparity in the percentages is due, in part, to the fact that many retirees attend classes through such organizations as Y's, churches, unions, senior centers, and retiree clubs and these are probably not considered, by the retirees, to be formal education.

There are a number of interesting differences in patterns of participation in education among subgroups of retirees (see Table 2.20). Female retirees are more likely than male retirees to have participated in formal education and are far more likely to spend time attending classes. It is interesting to note that retirees under 65 are less likely than those

Table 2.20

Participation In Education Since Retirement by Selected Demographic Characteristics

Characteristic	Percentage who have Participated in Formal Education	Percentage Currently Attending Classes
Male	8	12
Female	11	22
Under 65 years old	8	14
65 - 74 years old	9	17
75 years old or older	7	10
Professional/Administrator	18	23
Construction Worker	6	10
Production Worker	6	13
Service Worker or Laborer	5	12
Sales or Clerical Worker	11	20
Other Occupations	7	13
1986 income less than $10,000	5	13
1986 income $10,000 - $14,999	7	12
1986 income $15,000 - $19,999	9	15
1986 income $20,000 or higher	15	21
Completed less than 9th grade	3	7
Completed 9th - 11th grade	6	11
Completed 12th grade	9	16
Completed 1-3 years college	21	29
Completed 4 or more years of college	39	40

65-74 years old to have participated and to currently attend classes. Retirees who were professionals or administrators (18 percent) and those who were sales or clerical workers (11 percent) are far more likely than others (6 percent) to have participated in formal education. Almost one-fourth of retirees who were professionals or administrators spend time attending classes compared to 20 percent of those who were sales and clerical workers and 12 percent of retirees who were employed in other types of occupations.

Participation in formal education and time spent attending classes are both related to income. Retirees with 1986 incomes of $20,000 or higher are far more likely than retirees with lower incomes.

Prior educational level is strongly related to both past participation in formal education after retirement and current attendance in classes. Retirees who have at least some college are far more likely than others to have participated (24 percent vs. 6 percent) and to currently attend classes (29 percent vs. 10 percent).

Retirees give a lot of reasons for having participated in formal education courses or programs since retiring. As seen in Table 2.21, general knowledge (88 percent), becoming more well-rounded (85 percent), leisure time pursuits (82 percent), learning a hobby (74 percent), and meeting new people (74 percent) are the reasons most often cited by retirees for their participation in formal education. Getting a college degree (8 percent), getting a high school or GED degree (9 percent), and learning new skills for a new job (27 percent) are given as the reasons for participation by the lowest proportions of retirees.

Retirees 64 and younger are more likely than older ones to have participated in education to learn skills for a new job (38 percent vs. 20 percent) while older retirees are

Table 2.21

Reasons for Retiree Participation in Formal Education Since Retirement

Reason	Percentage*
For general knowledge	88
To become a more well-rounded person	85
For leisure time pursuits	82
To meet new people	74
To learn skills for hobbies	74
To better understand community and political issues	56
To improve family life	49
To help plan retirement	36
To improve ability to read, write, speak, or do math	29
To learn skills for a new job	27
To get a high school or GED degree	9
To get a college degree	8

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* Percentage is of the 490 retirees who participated in a formal education course or program since retiring.

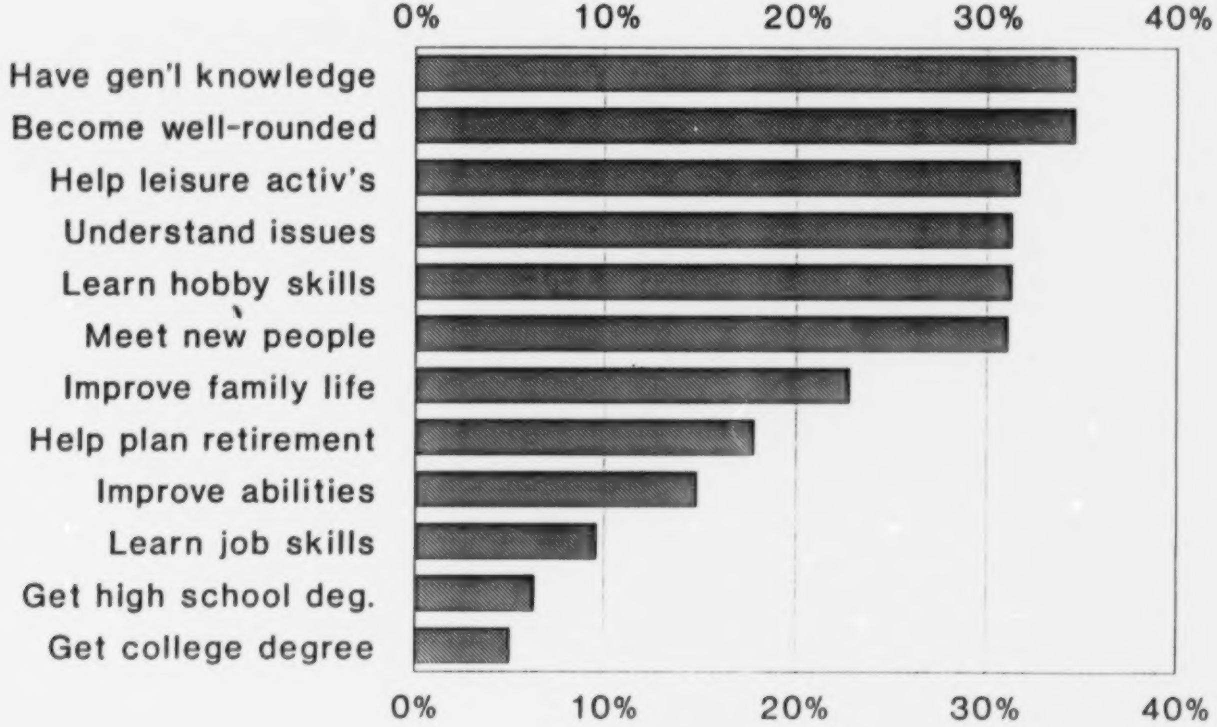
more likely to have participated to meet new people (77 percent vs. 55 percent), to help plan retirement (63 percent vs. 28 percent), for leisure time pursuits (85 percent vs. 62 percent), and to learn skills for hobbies (76 percent vs. 64 percent). Men are more likely than women to have participated to improve family life (50 percent vs. 37 percent) and to help plan retirement (33 percent vs. 22 percent). Women are more likely than men to have participated to meet new people (83 percent vs. 61 percent). Retirees with incomes under $10,000 are more likely than those with higher incomes to have participated in education for every reason except to learn skills for hobbies. Retirees with low levels of education (12th grade or less) are more likely than those with at least some college to have participated for every reason except to get a college degree. Differences are particularly large for improving ability to read, write, speak, or do math (38 percent vs. 17 percent), to meet new people (85 percent vs. 57 percent), to become more well-rounded (93 percent vs. 71 percent), to learn skills for hobbies (83 percent vs. 61 percent), to improve family life (64 percent vs. 22 percent), to better understand community and political issues (66 percent vs. 39 percent), for leisure time pursuits (90 percent vs. 70 percent), and to help plan retirement (46 percent vs. 19 percent).

The retirees were asked if they would like to participate in a formal education course or program. In Figure 2.27 the percentage reporting that they would like to participate for each of a number of reasons is presented. Overall, about half of the retirees in the study reported that they want to participate in further education. There are a number of reasons that large proportions of retirees give for wanting to participate. And, given the relatively low level of prior educational attainment for the sample (average of tenth grade), the proportion

Figure 2.27

Reasons for Interest in Further Education

(Percent Responding Yes)



of retirees who would like to participate in further education is dramatic.

General knowledge and becoming more well-rounded each are given as reasons by over one-third of the retirees. Leisure time pursuits, learning new skills, meeting new people, and better understanding community and political issues are also reasons given by substantial proportions. Learning skills for a new job, getting a high school or GED degree, and getting a college degree are the reasons given for further education by only ten percent or less of the retirees in the study.

When we look at differences among subgroups of retirees for the reasons they want to participate in further education, a number of important and interesting differences emerge. Women are more likely than men to want to participate to meet new people (39 percent vs. 27 percent) or to become more well-rounded (40 percent vs. 32 percent). Men, on the other hand, are more likely to want to participate to improve family life (25 percent vs. 20 percent).

Younger retirees are more likely than older retirees to want to participate in further education for every reason noted except improving basic skills and getting a high school or GED degree, where no differences were found.

Retirees with incomes of $15,000 or higher are more likely than those with lower incomes to want to participate in education courses or programs for general knowledge (39 percent vs. 29 percent), to become more well-rounded (38 percent vs. 31 percent), to learn skills for hobbies (35 percent vs. 27 percent), to improve family life (25 percent vs. 18 percent), to better understand community and political issues (34 percent vs. 28 percent), and for leisure time pursuits (35 percent vs. 27 percent).

I. Retiree Attitudes and Opinions

How do retirees feel about themselves? Which problems or concerns are most important to retirees? How do they feel about the future? In this section we attempt to answer these questions by examining the attitudes and opinions of retirees. Specifically, we focus on life satisfaction (pre- and post-retirement), future planning, attitudes about pre-retirement planning programs, problems faced during retirement, and major retiree concerns.

Life Satisfaction. Retirees were asked a number of questions about their life satisfaction prior to and after retiring. Table 2.22 provides a number of indicators of life satisfaction. As the table shows, 94 percent of the retirees were satisfied with their lives before they retired. When we look at post-retirement satisfaction, we see that 91 percent of the retirees feel good about themselves, and 86 percent are satisfied with their lives since retiring. It is also interesting that almost 70 percent feel that as they grow older things seem better than the thought they would be.

These retirees were satisfied with their lives before retiring and they remain satisfied after retiring. But, do different groups of retirees differ in their life satisfaction? We find the following when we compare subgroups of retirees on satisfaction.

- There is little difference in life satisfaction among retirees of different age. Retirees 80 or older are more likely not to have much to be proud of than are younger retirees (26 percent vs. 18 percent). These older retirees are also more likely to feel useless at times (46 percent) than are younger retirees (36 percent). Retirees 70-74 years old are more likely (73 percent) to think things are better than they thought they would be as they grow older than are those under 70 (67 percent) and those 75 or older (68 percent).

- There are no real differences in life satisfaction between male and female retirees.

Table 2.22

Indicators of Retiree Life Satisfaction
(In Percentages)

	Yes
In general, satisfied with life before retiring	94
Feel good about self	91
As I grow older, things seem better than I expected	69
Feel I don't have have much to be proud of	19
Feel useless at times	37
In general, satisfied with life since retiring	86

- When we compare retirees with different levels of income we find a number of differences. First, retirees with incomes of $15,000 or higher are more likely (73 percent) to think things are better than they thought they would be, than are retirees with lower incomes (65 percent). Second, a higher proportion of retirees with incomes under $15,000 don't have much to be proud of than of retirees with higher incomes (23 percent vs. 14 percent). Third, retirees with income under $15,000 are more likely to feel useless at times (43 percent) than are retirees with higher incomes (33 percent). Finally, retirees with incomes of $15,000 or higher are more satisfied with life since retiring (90 percent) than are retirees with lower incomes (82 percent).
- Comparing retirees who were employed in different types of occupations before they retired shows no real differences in life satisfaction.

Planning for Future. The retirees were asked about how they viewed retirement before they retired and about their plans for the future. While 82 percent of the retirees reported that they looked forward to retirement, fully half did not know what to expect in retirement. When asked if they have made plans for things they would be doing in a month or year from now 52 percent that they have. At the same time, 55 percent report that they need to do some fresh thinking about the years ahead. When we compare subgroups of retirees on their plans for the future (made pre- and post-retirement) we find a number of interesting differences including the following:

- Retirees under 80 are more likely to have looked forward to retirement than those 80 or older (83 percent vs. 78 percent), while the older retirees (80 or older) are more likely (60 percent) to report that they didn't know what to expect in retirement than are younger retirees (50 percent).
- Not surprising, having made plans for the future is directly related to age, with 56 percent of retirees 69 or younger reporting that they have made plans compared to 49 percent of those 70-79, and 38 percent of those 80 or older.
- A higher proportion of retirees 64 or younger reported that they need to think about the years ahead (59 percent) than of retirees 65-79 (54 percent) and of those 80 or older (44 percent).

Comparing retirees with different levels of income and retirees who were employed in different types of occupations on their future planning results in the following:

- Retirees with incomes under $10,000 were more likely to report that they didn't know what to expect in retirement (60 percent) than retirees with incomes of $10,000-$14,999 (55 percent) and those with incomes of $15,000 or more (45 percent).
- A higher proportion of retirees with incomes of $15,000 or above have made plans for the future (59 percent) than of retirees with lower incomes (36 percent).
- Retirees who were employed as construction workers, production workers, and personal/commercial service workers or laborers were more likely than those who were professionals or administrators and sales and clerical workers to report that they didn't know what to expect in retirement (55 percent for the first group of occupations vs. 45 percent for the latter group).
- Retirees who were professionals or administrators are more likely to have made plans for the future (61 percent) than are retirees who were employed in other occupations (49 percent).

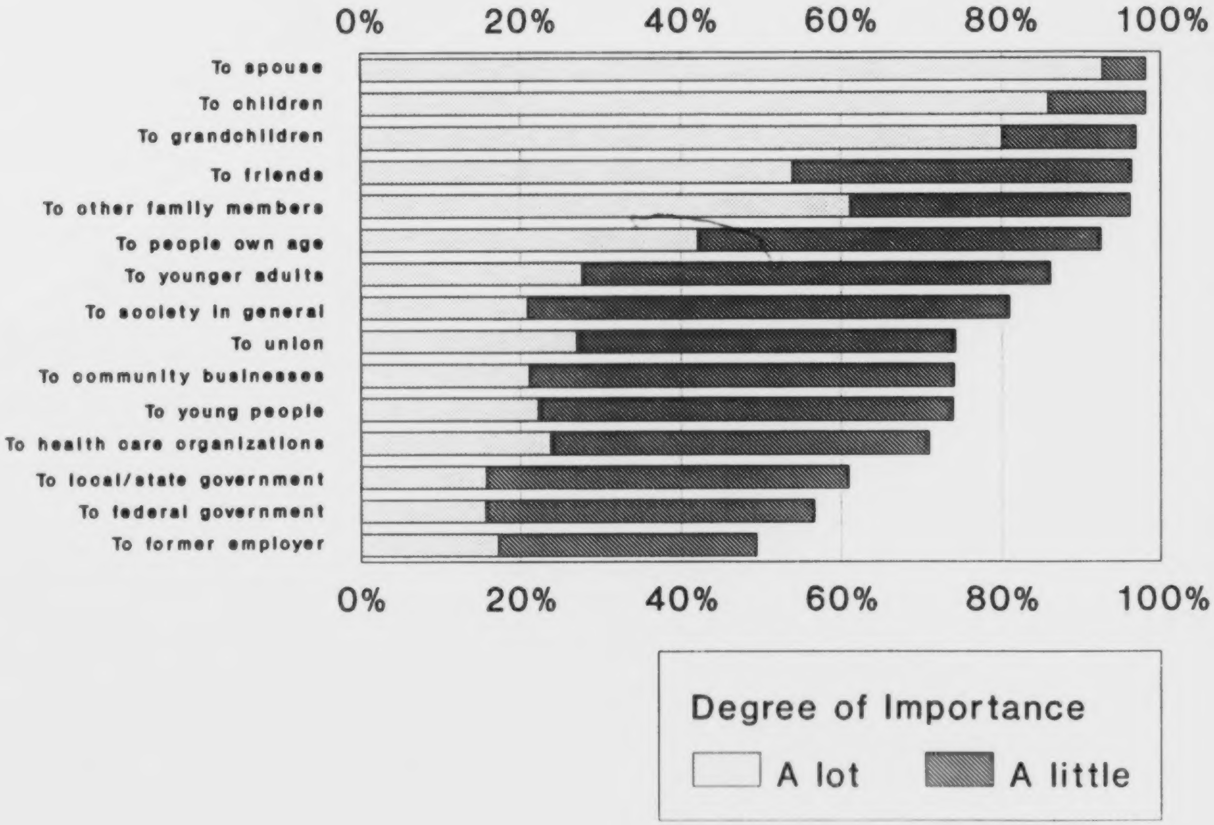
Attitudes About Their Unions. Two-thirds of the retirees generally feel that their unions do a good job for retirees, and three-fourths feel that they are important to their unions. There are a number of interesting differences in attitudes about their unions among subgroups of retirees. First, feeling that the union does a good job for retirees is directly related to age. Retirees 75 and older are more likely to feel their unions do a good job for retirees (72 percent) than are retirees 70-74 (68 percent), 65-69 (65 percent), and 64 or younger (61 percent). There is no difference by age, however, in their feeling important to their unions. Second, a higher proportion of male retirees feel that they are important to their unions (76 percent) than female retirees (68 percent). Finally, there are differences among retirees who were employed in different occupations. Those who were construction workers or personal/commercial service workers or laborers are more likely to feel that their unions do a good job for retirees (70 percent) than retirees who were production workers or sales and clerical workers (66 percent) or those who were professionals or administrators (62 percent). A higher proportion of retirees who were construction workers feel they are important to their unions (81 percent) than of those who were production workers and personal/commercial service workers or laborers (74 percent), of those who were professionals or administrators (69 percent), and of those who were sales or clerical workers (65 percent).

Feelings of Importance to Others. The retirees were asked how much they feel they matter or are important to other people, to organizations, and to institutions. As Figure 2.28 shows, most retirees feel they matter to family and friends. In each case, well over 90 percent of the retirees report that they are of some importance to these people. In terms of how much they matter to people of different ages there is a direct relationship to age. That is, the retirees are more likely to feel they matter to people their own age (92 percent) than to younger adults (85 percent) and to young people (74 percent). Over 80 percent feel they matter to society in general, but only 61 percent feel they matter to the local and state government, and 56 percent feel they matter to the federal government. When we look at different organizations we find that 75 percent of retirees feel they matter to their unions and to businesses in their communities, followed by health care providers (71 percent) and their former employers (49 percent).

Attitudes About Pre-retirement Planning. It was shown earlier that only 25 percent of the retirees participated in pre-retirement planning programs. When asked if they think pre-

Figure 2.28

Feelings of Importance



retirement planning is important, however, fully 93 percent said yes. We were interested in learning about the issues that these retirees felt should be covered in pre-retirement planning programs. As Table 2.23 shows, a very large proportion of the retirees felt that each issue is either very important or important.

When we look at the issues the retirees feel are very important for pre-retirement planning programs, more interesting findings emerge. Considered to be very important by at least 75 percent of the retirees are maintaining a good relationship with spouse, understanding pensions and social security, and understanding health insurance, Medicare, and Medicaid. The issues that the fewest retirees consider to be very important are understanding community services (31 percent), making retirement challenging and interesting (47 percent), and housing needs and options (48 percent).

Problems During Retirement. The retirees were asked about the problems they have faced during retirement. As Figure 2.29 shows, a fairly large proportion of retirees report that each issue listed has been a problem for them. Only the cost of energy, however, is reported as a problem by over half of the retirees. Fear of crime (40 percent), being able to go where desired (38 percent), and the state of spouse's health (36 percent) are also problems for over one-third of the retirees.

When we look at problems during retirement for subgroups of retirees, we find a considerable amount of variation. A larger proportion of older than younger retirees have each except the cost of energy. This is shown in Table 2.24.

Male and female retirees differ on only a few of the problems. Female retirees are more likely than male retirees to be lonely (31 percent vs. 15 percent), perhaps related to the

Table 2.23

Importance of Different Issues for Pre-Retirement Planning Programs (In Percentages)

Issue	Very Important	Important
Maintaining good relationship with your spouse	78	18
Understanding and using health insurance, Medicare and Medicaid	75	24
Understanding and using pension and Social Security benefits	75	24
Financial planning	65	34
Preparing a Will	64	32
Health care, physical fitness, and nutrition	60	38
Adjusting emotionally	52	42
Housing needs and options	48	47
Making retirement challenging and interesting	47	44
Understanding and using community services	31	56

Figure 2.29

Retirement Problems

(Percent Responding Yes)

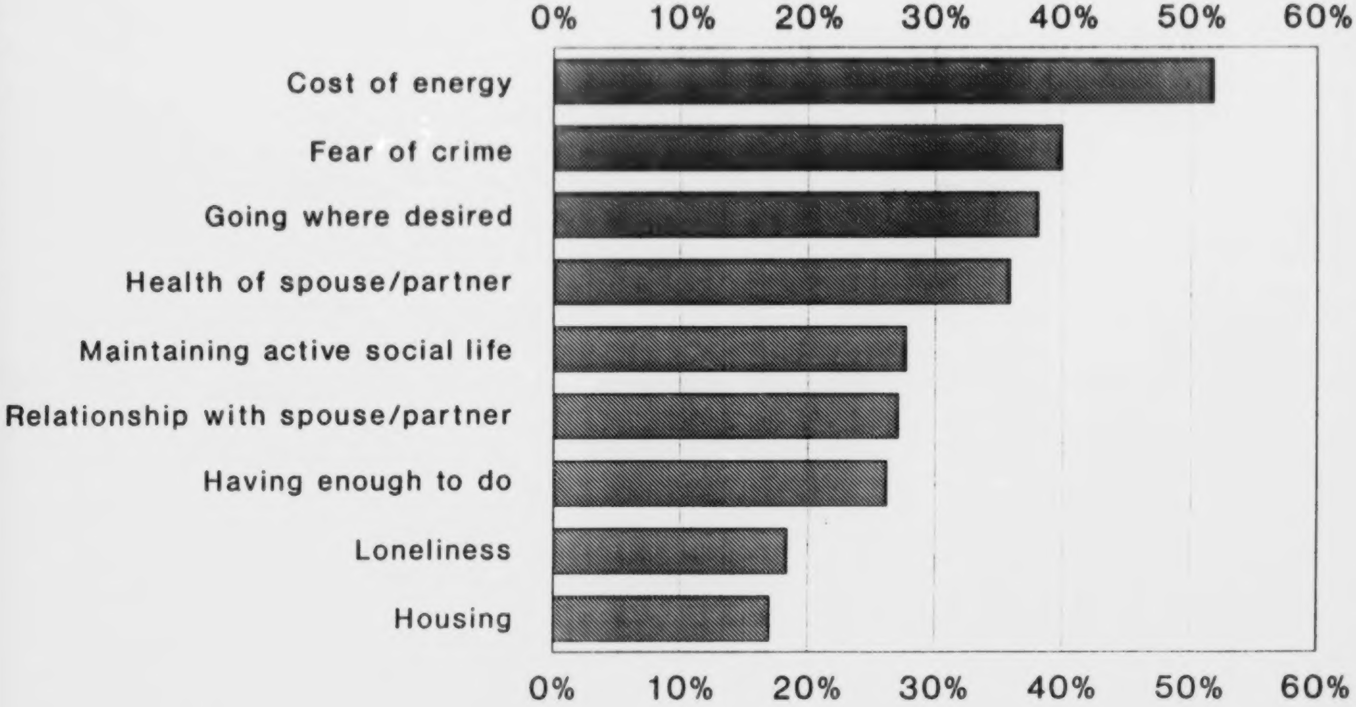


Table 2.24

Problems During Retirement by Age
(In Percentages)

	Age		
Problem	69 or younger	70-74	75 or older
Having enough to do	22	25	34
Maintaining an active social life	25	27	33
The state of spouse's/partner's health	31	40	44
Being lonely	16	16	26
Getting along with spouse or partner	23	27	33
Being able to go where desired	34	36	46
Housing	13	17	22
Fear of crime	35	44	48
Cost of energy	51	53	50

fact that male retirees are far more likely to be married. Also a higher proportion of female retirees fear crime (55 percent) than do male retirees (36 percent).

Comparing retirees with different levels of income shows that the problems are clearly related to income (see Table 2.25). A higher proportion of retirees with incomes under $10,000 report having each problem than of retirees with incomes of $10,000-$14,999 or of those with incomes of $15,000 or more.

Major Concerns. In addition to the problems retirees have, we asked each retiree to identify three major concerns. As Figure 2.30 clearly shows, personal health (67 percent), long term health care (48 percent), and money and finances (41 percent) are the major concerns of retirees. Being dependent on others is also a concern for over one-third of the retirees. Transportation, services and programs for retirees, and loneliness are concerns of fewer than 10 percent of the retirees.

Comparing retirees from different age groups on their greatest concerns results in the following differences:

- Retirees who are 69 or younger are more likely to be most concerned about money and finances (48 percent) than are retirees 70-74 (37 percent) and those 75 or older (35 percent).
- Younger retirees (69 or younger) are somewhat more concerned about making retirement interesting (18 percent) than are retirees 70-74 (16 percent) and those 75 or older (11 percent).
- Almost 10 percent of the retirees 75 or older are very concerned with transportation compared to 4 percent of retirees 70-74 and 2 percent of retirees 69 or younger.

Male and female retirees differ on a number of their major concerns. First, male retirees are more likely than female retirees to be concerned with personal health (71 percent

Table 2.25

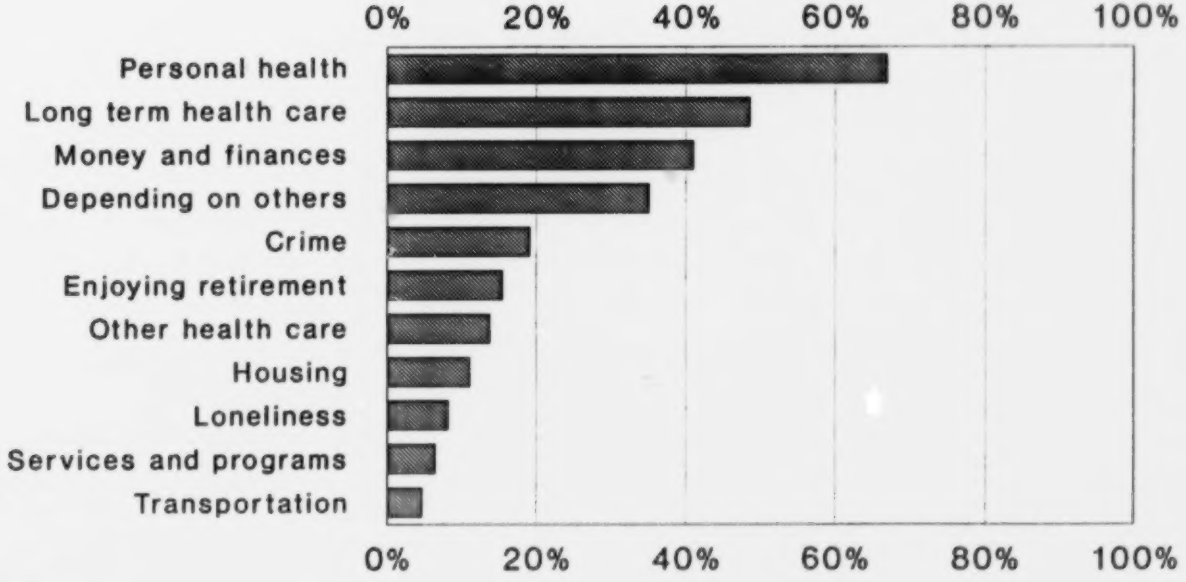
Problems During Retirement by Income
(In Percentages)

	Income		
Problem	Under $10,000	$10,000-$14,000	$15,000 or more
Having enough to do	35	28	21
Maintaining an active social life	38	29	23
The state of spouse's/partner's health	40	39	33
Being lonely	32	21	12
Getting along with spouse or partner	35	29	22
Being able to go where desired	51	41	31
Housing	28	18	12
Fear of crime	51	41	35
Cost of energy	63	58	45

Figure 2.30

Major Retirement Concerns*

(Percent Responding Yes)



*Respondents were asked to note three major concerns.

vs. 60 percent). Second, male retirees are more concerned with long term health care (53 percent) than are female retirees (40 percent). Third, female retirees are twice as likely as male retirees to be concerned with transportation (9 percent vs. 4 percent).

There are a number of interesting differences in major concerns when we compare retirees with different levels of income. Specifically, we find the following:

- Retirees with incomes of under $10,000 are somewhat more likely to be concerned with housing (15 percent) than are retirees with incomes of $10,000-$14,999 (13 percent) and those with incomes of $15,000 or more (9 percent).
- A higher proportion of retirees with incomes of $15,000 or more list personal health as a major concern (71 percent) than of retirees with incomes of $10,000-$14,999 (69 percent) and of those with incomes under $10,000 (64 percent).
- The same pattern holds for concern with long term care (56 percent for retirees with incomes of $15,000 or more compared to 49 percent for those with incomes of $10,000-$14,999 and 44 percent for those with incomes under $10,000).

J. Political Interests and Participation

The focus of this section is on the political interests and participation of retirees. We begin the section by examining the retirees' opinions about issues related to the elderly and other social and political issues. Next, we look at how retirees get information on political issues. We also assess their participation in different kinds of political activities and what would make them get more involved. We end the section by examining the retirees' voting behavior.

Opinions on Issues Related to the Elderly. It was shown in the previous section that retirees are concerned with a number of issues related to their own health, finances, and personal well being. Here we are interested in the retirees' opinions of specific issues related to the elderly in general. As Table 2.26 shows, a very large proportion of the retirees feel that all of the issues listed are either important or very important. The largest differences are seen when we examine the issues that retirees feel are very important. The issues related to the elderly that are most important to the retirees are related to health care costs, social security, and tax burden. Specifically, we find that the largest proportions of retirees report that the following issues are very important:

- covering costs of catastrophic illness (87 percent);
- containing doctor costs (84 percent);
- containing hospital costs (83 percent);
- covering all health care services by Medicare (79 percent);
- increasing Social Security benefits (76 percent);
- reducing tax burdens (76 percent); and
- providing low-cost long-term health care (73 percent).

The only issues listed that a majority of retirees do not feel are very important are increasing employment opportunities for the elderly (36 percent) and increasing Supplemental Security Income - SSI (45 percent).

Opinions on Social and Political Issues. In addition to their opinions on issues related to the elderly we were interested in learning how retirees feel about social and political issues. Table 2.27 shows the level of retirees' concern for a wide range of issues. As the table shows, a very large percentage of retirees are concerned to some degree about every issues listed. There are a number of issues, however, for which large proportions of retirees have "a lot" of concern. Specifically, 88 percent say they are concerned a lot about world peace, 87 percent about drug abuse, 81 percent about AIDS, 77 percent about national health insurance, 74 percent about air travel safety, and 70 percent about American competitiveness. For only three of the issues do less than half of the retirees have a lot of concern: Apartheid (38

Table 2.26

Importance to Retirees of Issues Related to the Elderly
(In Percentages)

Issue	Very Important	Important
Covering costs of catastrophic illness	87	13
Containing doctor costs	84	16
Containing hospital costs	83	17
Covering all health care services by Medicare	79	18
Increasing Social Security benefits	76	20
Reducing tax burdens	76	21
Providing low-cost long term health care	73	25
Making Medicaid available to all elderly poor	70	26
Eliminating deductions of Social Security from pensions	64	25
Enacting a comprehensive national health plan	62	29
Improving housing	60	34
Equalizing Social Security for women	59	33
Improving transportation services	54	38
Increasing Supplemental Security Income (SSI)	45	34
Increasing employment opportunities	36	43

Table 2.27

Level of Concern About Social and Political Issues
(In Percentages)

Issue	A Lot	A Little
World peace	88	10
Drug abuse	87	11
AIDS	81	13
National health insurance	77	18
Air travel safety	74	20
American competitiveness	70	25
Illiteracy	66	28
Youth unemployment	66	30
The homeless	66	30
Teen-age pregnancy	66	24
World hunger	65	30
The environment	65	30
Civil rights	59	32
Childcare	53	35
Gun control	51	28
Nuclear proliferation	49	33
SDI ("Star Wars")	38	35
Apartheid	38	41

percent), SDI - "Star Wars" (38 percent), and nuclear proliferation (49 percent).

Political Information. Do retirees have adequate information on critical political issues? Where do they get political information? How do unions provide political information to retirees? These questions were asked of the retirees and the following was found. First, only half of the retirees feel that they have adequate information on critical political issues of concern to the elderly. Older retirees, male retirees, and retirees with higher levels of income are more likely than others to report that they feel they have adequate information. Specifically, a higher proportion of retirees 70 and older feel they have adequate information (54 percent) than of younger retirees (48 percent). Male retirees are somewhat more likely than female retirees to feel they have adequate information (53 percent vs. 45 percent). Adequacy of information is also related to income, with 54 percent of retirees with incomes of $15,000 or more feeling they have adequate information compared to 47 percent of retirees with lower incomes.

When asked where they get information on critical political issues of concern to the elderly we see that they are most likely to get information from media sources as opposed to organizations and individuals. This is shown in Table 2.28. Clearly, television and newspapers are the primary sources of political information for the vast majority of retirees. Fully 97 percent reported that they get information from television and 96 percent from newspapers. Union newspapers (86 percent), radio (83 percent), magazines (81 percent), and union mailings (81 percent) are also important sources for large groups of retirees. It is interesting to note that political candidates and political organizations are less likely to be sources of critical information to retirees.

Table 2.28

Sources of Political Information for Retirees

Source	Percent Yes
Television	97
Newspapers	96
Union newspapers	86
Radio	83
Magazines	82
Union mailings	81
Political candidates	65
Political organizations	52
Meetings or forums	32
Other organizations	36
Retiree clubs	29
Clergy	29

When asked specifically about contact by their unions about the 1986 election, we find that retirees were far more likely to be contacted by mail than by telephone, personally, or at a meeting. Almost 78 percent report that they were contacted by mail compared to 17 percent who were contacted by telephone, and eight percent who were contacted in person.

Participation in Political Activities. In Table 2.29 we see the activities in which retirees have participated to influence critical political issues of concern to the elderly. As the table clearly shows, a large percentage of the retirees have not participated in the listed activities. While 61 percent have signed petitions and 33 percent have written letters, there are no other activities in which at least one-third have participated. Signing petitions and, to a lesser extent, letter writing do not require a great deal of effort or involve face-to-face interaction on the part of the retirees.

When we look at those activities that do require a greater effort we see some interesting patterns. First, over one-fourth have gotten others to sign petitions and almost 20 percent have attended political forums or meetings. Second, 18 percent have done telephoning and 15 percent have been involved in voter registration or get-out-the-vote drives.

While only a small proportion of retirees participate in most political activities we were interested in what would make these retirees get more involved in activities to influence critical issues of concern to retirees. As Table 2.30 shows, the only factor that would get over half of the retirees involved in political activities is better information on issues. Being recruited by other retirees or seniors' groups (28 percent), being recruited by their unions (25 percent), information on organized activities (23 percent), and being recruited by their union retiree clubs (22 percent) are factors which would get only about one-fourth of retirees to

Table 2.29

Retiree Participation in Political Activities

Activity	Percent Yes
Signing petitions	61
Letter writing	33
Getting others to sign petitions	27
Attending forums or meetings	19
Telephoning	18
Get-out-the-vote drives	15
Voter registration drives	13
Attending a demonstration	8
Attending state level hearings	6
Lobbying at the state level	4
Lobbying at the federal level	3
Testifying at state level hearings	2
Attending federal level hearings	2
Testifying at federal level hearings	1

Table 2.30

Factors That Would Get Retirees Involved in Political Activities (In Percentages)

Factors	Yes	No	Don't Know
Better information on issues	53	14	32
Information on organized activities such as letter writing campaigns, lobbying, or demonstrations	23	33	45
Being recruited or encouraged by my union	25	34	41
Being recruited or encouraged by a retiree or seniors group	22	36	42
Being recruited or encouraged by a political candidate	28	32	40
Being recruited or encouraged by another organization	10	44	47

become involved in political activities. It is important to note that for each factor a large percentage of retirees report that they do not know if it would get them involved in political activities.

Voting Behavior. We now turn to the voting behavior of the retirees. Ninety percent of these retirees are registered to vote and, as Table 2.31 shows, almost 60 percent describe their political preference as Democrat. Seventeen percent are Republican and almost one-fourth are Independent or have no preference. When we compare different subgroups of retirees on their political preferences we find the following:

- o Retirees 80 or older are more likely than others to be Republicans (26 percent vs. 15 percent) while younger retirees are more likely to be Democrats (60 percent vs. 50 percent).
- o There is no real difference between male and female retirees.
- o A somewhat higher proportion of retirees with incomes under $15,000 are Democrats (62 percent) than are retirees with incomes of $15,000 or higher (56 percent).
- o The retirees with incomes of $15,000 or higher are more likely to be Independents than are those with lower incomes (17 percent vs. 11 percent).

We were also interested in how a political endorsement by organized labor makes retirees feel about a candidate and how they voted in the past two elections. As Figure 2.31 shows, 62 percent of the retirees said that a political endorsement by organized labor has a positive impact. For only four percent does an endorsement have a negative impact.

Almost 90 percent of the retirees voted in both the 1984 and 1986 election. In Figure 2.32 we see that almost half (48 percent) voted for Walter Mondale in the 1984 Presidential election and 36 percent voted for Ronald Reagan. In the 1986 election for the House of

Table 2.31

Retiree Political Preference
(In Percentages)

Strongly Democratic	39
Mildly Democratic	20
Independent	14
Mildly Republican	11
Strongly Republican	6
Other	1
No preference	10

Figure 2.31

Impact on Retirees of Union Political Endorsements

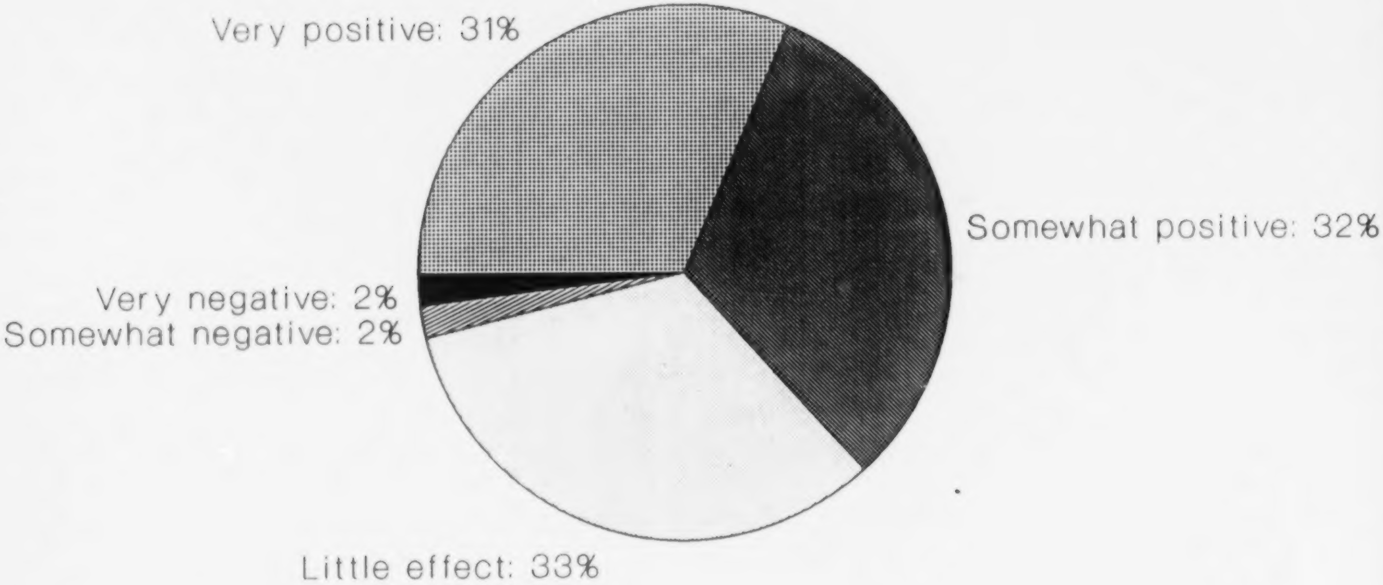
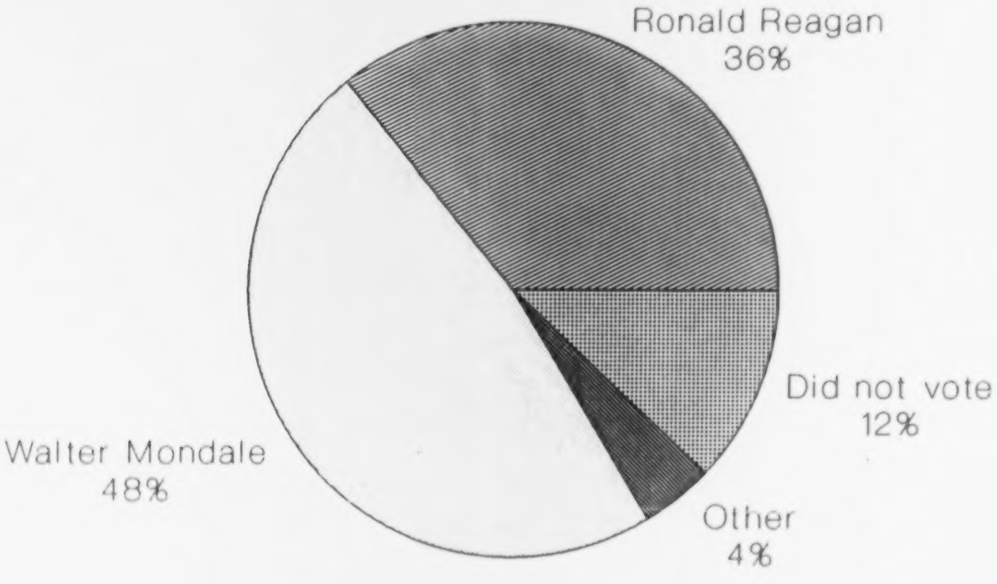


Figure 2.32

How Retirees Voted in 1984 Presidential Election



Representatives we find that 65 percent voted for Democrats while 20 percent voted for Republicans (see Figure 2.33).

K SUMMARY OF FINDINGS

What have we learned about union retirees? How can we summarize the key findings of a study that looks at who union retirees are; how they are; what they do; what they need and want; and how they feel about themselves, their unions, and social and political issues? Much of what we have found is captured in the following:

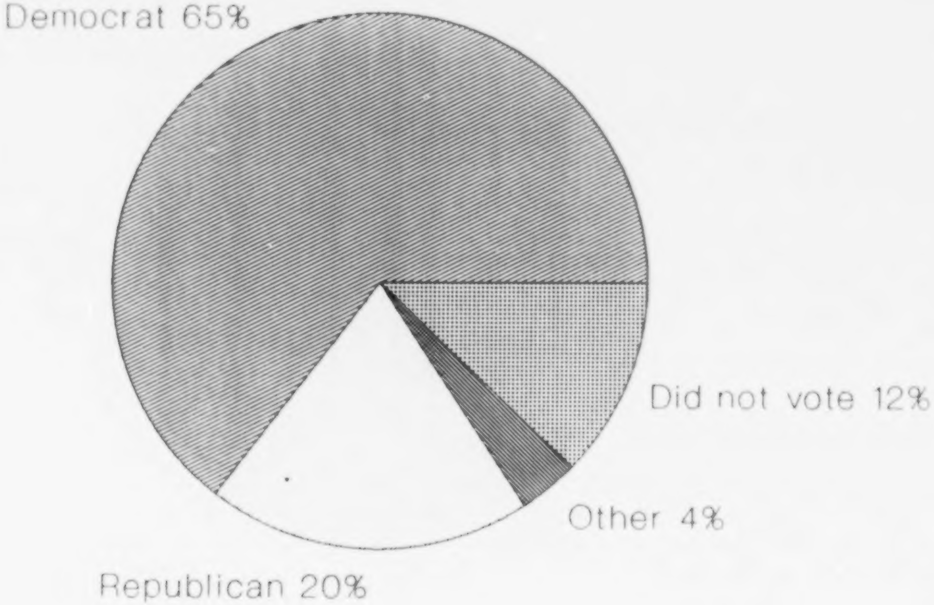
> Surrounding every life is a vast wilderness of unexplored possibilities. Sometimes threatening, sometimes inviting, but always strange, this unchartered territory stands before each of us as a challenge to growth.
>
> We vary as individuals in the ways we address the strange lands around us. Some people thrive on risks and forays into the unknown. Others choose to stay at home. Most persons who grow through living are able to integrate the challenge of new experiences with the familiarity of the known. (Charland, 1979:9)

We found that most union retirees are happy in their retirement and that they spend their time on a wide range of activities. We learned that as a group these retirees are fairly healthy, but that they are very concerned about their health and health care costs. We also found that the median level of income is $15,000. Almost all of the retirees, in addition to Social Security benefits, receive or will receive pensions, some of which may be small.

Perhaps the most striking findings are those which show distinctions among groups of retirees; in particular, differences among retirees with different demographic characteristics (age, sex, educational attainment), different prior occupations, and different levels of income.

Figure 2.33

How Retirees Voted in 1986 House of Representatives Election



1. Profile of Union Retirees

As described in the first section, the sample consisted of 11,417 retirees from 14 national and international unions and COPE, with 62.3 percent of the eligible sample responding - a very respectable response rate considering the length of the questionnaire (16 pages) and the nature of the sample.

One of our primary objectives has been to learn about who union retirees are. It is important to learn about the composition of the cohort in order to develop recommendations for improving the life situation and productive aging of retirees.

In Section B, we reported that union retirees are likely to be:

- male (76 percent),
- relatively old, with a mean age of over 70,

- White (89 percent), but racially representative of the general population of adults 65 or older,
- retired for about ten years,
- married, with males twice as likely as females to be married,
- living in homes they own, usually with their spouses,
- residents of small towns or rural communities, and
- low on their level of educational attainment, averaging less than tenth grade.

In other words, for the characteristics listed above, except for the higher portion of male retirees, the sample of union retirees tends to look very much like the general population of older adults. The difference in the proportion of males and females is due in large part to the nature of the population being studied - retired union members.

2. Work and Union Histories

Another of our objectives was to learn a little about the work and union histories of retirees. Section C looked at the occupations and employers of retirees prior to their retirement, the length of time they were in their occupations, and the number of years they were in their unions.

Occupation and Employer at time of retirement. The largest groups of retirees in the sample were construction and production workers before they retired. About half of the retirees worked in these two occupations. Our sample has more construction, production, and other skilled workers than the general distribution of older adults, due to the nature of the population and unions in our study.

Differences in prior occupations were found among subgroups of retirees. First, male retirees were far more likely to be construction workers and skilled maintenance workers while females were more likely to have been employed in production, sales, and clerical occupations. We assume that these differences are due to the nature of the labor force when these retirees were working. Not only was the proportion of women in the paid labor force lower, but women and men often worked in different types of jobs. That is, it is likely that female retirees would have worked in traditionally female occupations (secretaries, sales, retail clerks, personal services, etc.) while men worked in traditionally male jobs (construction, heavy manufacturing, machine repair, etc.)

Second, a higher proportion of retirees with incomes of $15,000 or more were professionals or managers, construction workers, and skilled maintenance workers. We assume that these income differences are due to the nature of the occupations and to the collective bargaining histories of the unions which represented workers in these occupations.

That is, we would suspect that, as workers in these occupations, retirees earned higher incomes and as a result tend to have higher pensions.

We found that most retirees had been in their occupations for 30 years or more. Older retirees had worked in the occupations longer than younger retirees and men worked in the occupations much longer than women. Women may have worked for fewer years because they entered the workforce late after their responsibilities of raising families, a situation that was more prevalent when these retirees were working than now.

Retirees with higher incomes had worked longer than those with lower incomes. The difference in incomes may be due to size of pensions. Since pensions are often based on the level of the last salary and length of service, retirees who worked longer would have higher pensions and therefore higher levels of income as retirees.

Also, retirees who were construction workers worked for more years at their last occupations than other retirees, clearly related to the fact that most construction workers are males and male retirees had worked longer than female retirees.

Almost half of the retirees had worked for manufacturing or construction employers, not surprising since many of the unions in the study represent manufacturing and construction workers. As with occupations, we found differences in employers of male and females, and in levels of income. These differences tend to reflect the nature of the labor market when these retirees were working.

Union background. Most of the retirees were members of their unions for a long time, averaging almost 30 years. As with length of time in occupations, female retirees were members of their unions for shorter periods than male retirees. Clearly, these women could not have been members of their unions if they were not employed, and efforts to organize women may have come later. Retirees with higher incomes are also more likely to have been union members longer. Again, we assume that the increased income is due to larger negotiated pensions which are directly attributable to membership in unions, and prior occupation.

Not only were these retirees members of their unions for a long time, almost three-fourths were active members with male retirees more likely to have been active than female retirees.

3. Retirement Preparation and Timing

An important aspect of the study was to learn about why retirees retired and how they prepared for retirement. We reported in Section D that most of the retirees had been retired for 5-14 years.

Reasons for retiring. While the largest single reason for retiring was because they wanted to, the retirees gave a large number of other reasons for retiring, including: to pursue hobbies and other interests, and because their spouses wanted them to. These findings are not surprising since most workers retire by choice before they reach mandatory retirement age. We found a number of differences in reasons for retiring among retirees by age, income, and sex.

Preparation for retirement. The retirees prepared for retirement in a variety of ways. Most built up savings and learned about pensions, Social Security benefits and health insurance options. While a majority discussed retirement with others, only one-fourth attended any type of pre-retirement planning program. When we compared these union retirees to other retirees we found the union retirees better prepared for retirement in terms of building up savings, learning about benefits, and attending pre-retirement planning programs. We also found that about three-fourths of the retirees felt that they had retired at the right time, while one-quarter felt they had retired too early.

What is missed about working. When we examined what these retirees miss about working we found that the vast majority miss the people, the work, the money, the respect, and the feeling of being useful. In fact, comparing the union retirees to other retirees shows that union retirees are far more likely to miss every aspect of working.

4. Financial Status

Another of our major objectives was to learn about the financial status of retirees. Section E examined a number of indicators of financial status: level of income, sources of income, expenses, and attitudes about financial status. In seeking to understand fully the financial status of retirees, we compared subgroups of retirees on these various indicators.

Income. We found the median level of income for these retirees to be about $15,000, which is higher than that of retirees in general. We found that income is related to age, sex, and occupation. Older retirees have lower incomes than younger retirees and female retirees have lower incomes than male retirees. Retirees who were professionals and administrators have the highest incomes, followed by construction, sales and clerical, and production workers. Retirees who were personal/commercial service workers or laborers have the lowest incomes.

Sources of income. Social Security benefits are the most likely source of income for the retirees followed by pension benefits. Almost nine in ten of the retirees receive Social Security benefits and eight in ten, pension benefits. Not only are Social Security and pension benefits sources of income for the largest number of retirees, they also comprise the largest proportion of retirees' incomes. For half of the retirees, Social Security benefits represent half or more of their incomes and for almost half of the retirees pensions made up at least one-quarter of their incomes. Savings and assets are also sources of income for most retirees with three-fourth reporting savings as a source and almost six in ten having assets as a source of income.

Compared to older adults in general these retirees are more likely to have income from pensions, savings, assets, and earnings from jobs. The union retirees depend less on Social Security than other retirees and are more likely to supplement Social Security benefits with income from pensions, savings, and assets.

We found sources of income to be related to age and income. Older retirees are more likely to rely more on Social Security and less likely to have pensions and income from savings and assets. As a result many older retirees must rely on Social Security benefits as their primary source of income. Not surprising, retirees with higher levels of income are less dependent on Social Security, and are more likely to have income from employment, savings, and assets.

Expenses. In order to understand better the average monthly expenses of the retirees, one must remember that half have monthly incomes of $1,250 or less. Almost one-fourth of the retirees spend $250 or more per month on housing and about one-third spend $150 or monthly on utilities. Food and household pruchases cost most retirees $150 per month while transportation expenses were $50 or more per month for three-fourths of the retirees. Almost half report their monthly health care expenses are $50 or more, and half spend $50 or more per month on health insurance.

We conclude from these analyses that the majority of retirees spend much of their monthly income on the basic necessities of housing, utilities, food and transportation. Health care and health insurance are also significant monthly expenses items for most retirees.

Attitudes about financial situation. Income and expenses represent only one aspect of financial status. The individual's sense of financial security and satisfaction are also important. Over half of the retirees are satisfied with their current financial situations while one in five are dissatisfied. We found a number of differences in satisfaction among groups of retirees. First, older retirees are more satisfied, despite their somewhat lower incomes. Second, male retirees are more satisfied, due in part to their higher incomes. Third, and not surprising, as level of income increases so does level of satisfaction with current financial situation.

While we found that most retirees reported they were living "about the same" as compared to before they retired, over one-fourth were living worse. In addition, about half of the retirees felt secure about their future financial situation, but two in ten felt insecure.

In general, retirees are satisfied with their current financial situation and are fairly secure about their future finances. The youngest retirees, however, perceive their situation more negatively and level of income clearly affects the retirees' attitudes.

5. Health Care and Health Status

A variety of issues related to the health care and health status of retirees were reported in Section F. These retirees have better health care coverage and appear to be somewhat healthier than older adults in general.

Health insurance. Almost all of the retirees 65 and older are covered by Medicare. In addition, nine out of ten of all of the retirees are covered by a "private" health insurance plan. There are a number of differences in health care coverage among subgroups of retirees. First, younger retirees are more likely to be covered by employer health plans or spouse's health plans while older retirees are covered by plans they pay for themselves. Second, a higher proportion of female retirees than of male retirees are covered by employer plans and by spouse's plans, while male retirees are more likely to be covered by union plans. We assume that these differences are due to the different unions to which male and female retirees belong and to the fact that female retirees are more likely to have spouses who worked before they retired. Third, type of health coverage is related to income. Retirees with higher incomes are more likely to be covered by employer health plans. Surprisingly, retirees with lower incomes are more likely to be covered by private plans for which they pay. Also, retirees with lower incomes are far more likely to be covered only by Medicare and Medicaid. Fourth, it is not surprising that type of health coverage is related to occupation held at time of retirement. Retirees who were professionals and administrators are more likely to be covered by employer health plans, while those who were construction workers are covered by union health plans.

Health cost coverage. Hospitalization and doctors' visits are the cost categories that are most often covered for retirees. The most important findings in the analysis have to do with proportions of retirees not covered by insurance for certain health care categories and with the large groups of retirees who don't know if they are covered.

With regard to typical health care needs for older adults we found that almost one-third of the retirees are not covered for prescribed drugs, half are not covered for eye examinations, and almost two-thirds are not covered for dental care. In terms of other health care needs, the vast majority of retirees are not covered or don't know if they are covered for home health care, long term health care, or hospice care.

Health cost coverage is directly related to the type of health plan the retirees have. Retirees covered under employer, union, or joint employer-union plans are far more likely to have more types of health care cost covered than are retirees covered under personally paid for plans or Medicare and Medicaid. It seems evident that certain "private" health plans are clearly better than others, and those provided by employers, unions, or jointly are far better than those retirees purchase on their own.

Primary care giver. Most retirees receive most of their health care from private doctors and almost all were able to see a doctor whenever they thought they should. Cost was the reason most often given for not seeing a doctor, with retirees who are covered by only Medicare and Medicaid far more likely to cite cost as a reason for not seeing a doctor.

Health status. We found the retirees to be relatively healthy, whether measured by self perception or in terms of days sick or number of doctor visits per year. Less than two in ten reported that their health is poor or very poor, half had four or fewer doctor visits in 1986, and almost half reported that there were no days in 1986 that they were sick enough to miss daily activities. We do find differences in health status among groups of retirees. Younger retirees feel they are in better health than older retirees, as do retirees with higher incomes. Also, retirees covered under employer, union, or joint health plans are in better health than those covered by personal plans or only by Medicare and Medicaid. Younger retirees are also more likely to report no doctor visits and no sick days. These two health factors are also inversely related to income. That is, as income increases, number of doctor visits and days sick decreases.

The picture of a healthy group of retirees was confirmed when we looked at health ailments. The vast majority of the retirees did not have the health ailments generally associated with older adults. In fact, only high blood pressure and arthritis were suffered by as many as one-third of the retirees. When we compared these retirees to a national sample of older adults, we found the retirees somewhat less likely to have most of the ailments. A number of differences in health ailments were found when we compared subgroups of retirees. Not surprising, older adults were more likely to have most of the ailments, and those with lower incomes were more likely to have a larger number of the ailments.

We also assessed how difficult it is for the retirees to do everyday activities. The vast majority reported that they can easily do all of the activities listed. Cleaning house, climbing stairs, walking 2-3 blocks, and hearing over the telephone are the activities that the largest group of retirees have difficulty doing. As with other indicators of health status, older retirees have more difficulty doing all of the activities. Also female retirees have more difficulty with many of the activities, and those with lower incomes tend to have greater difficulty than those with higher incomes. Finally, retirees covered only by Medicare and Medicaid have greater difficulty with every activity than those covered by "private" health plans in addition to Medicare and Medicaid.

The picture that emerges is of a relatively healthy group of older individuals. Perhaps this is due to the jobs they held down when they were employed, or to the likelihood that they had good health plans when they worked, or to the fact that they are likely to be covered by "private" health plans in addition to Medicare and Medicaid. Most likely, it is some combination of these factors. Whatever it is, these retirees appear to be somewhat healthier than older adults in general, at least in terms of the indicators used in the study.

6. Patterns of Leisure and Work Activity

Another objective of the study was to learn about the leisure and work activities of retirees. In section G we examined the weekly activities of retirees, the volunteer and paid work activities of the retirees, and the organizational activities of the retirees. In retirement these retirees seem to have remained active, and here we summarize the findings on their activities.

Weekly activities. Retirees spend their time on a wide range of activities. Our analysis indicates that the largest proportions of retirees spend a lot of time in a typical week watching TV or listening to the radio, doing active physical exercise, reading, and socializing.

There are differences in weekly activities associated with age, sex, and income. Younger retirees are more likely to spend a lot of time on physical activities, hobbies, and at paid work, while older retirees tend to spend more time watching television or listening to the radio and attending church activities. We also found female retirees are more likely to spend a lot of time socializing, attending church activities, reading, doing housework, cooking, and shopping while male retirees are more likely to spend a lot of time doing physical activities. Retirees with lower incomes are more likely to socialize, attend church activities, and watch

TV or listen to the radio. Those with higher incomes spend more time doing physical activities.

Paid work. We examined paid work activities of retirees and variations in working as a function of demographic and other characteristics. In general, the vast majority of retirees don't work and don't want to work. Less than one in ten currently work for pay and the same proportion would like to work at a paying job. We found variations in work patterns as a function of age and income. Younger retirees are more likely to work and are more likely to want to work. Retirees with higher incomes work more often than those with lower incomes, but the retirees with higher incomes who are not currently working are less likely to want to work.

We were also interested in understanding the reasons for working or wanting to work and the work schedules the retirees would prefer. Personal and social reasons for working are given more often than money related reasons. Level of income is related to the reasons for working. Retirees with lower incomes tend to work or want to work because they need money, to increase Social Security benefits, and to earn a pension. In terms of preferred work schedules most of the retirees who work or want to work would prefer to be employed less than eight hours a day and less than five days a week.

Volunteer work. Less than two in ten of the retirees do volunteer work. Those with higher incomes are more likely to do volunteer work as are those retirees who had been employed as professionals or administrators and sales and clerical workers.

Participation in organizations. Another way of looking at patterns of activity is to assess the retirees' level of participation in different organizations. We found the retirees to be active in religious organizations, unions, community senior citizen groups, and hobby clubs.

We found differences in participation levels among subgroups of retirees. Younger retirees are more likely to be active in their unions and in veterans' groups, while older retirees are more active in community senior citizen groups. Male retirees are more likely to be active in their unions while female retirees are more active in community senior citizen groups and in religious organizations. Retirees with higher incomes are more likely to be active in union retiree clubs, travel clubs, hobby clubs, and fraternal organizations while those with lower incomes are more active in community senior citizen groups.

7. Programs and Services for Retirees

Another of our major objectives was to learn about the programs and services available to retirees in the communities, from their unions, and through education providers. In Section H we reported that a wide range of services are available to retirees, but many services are either not available or the retirees do not know if they are available.

Community programs and services. A wide range of programs and services are available in the retirees' communities. The vast majority of retirees know about the availability of senior centers, transportation services, home meal delivery services, tax preparation services, and reduced fares on public transportation. Most retirees, however, do not know if other important programs and services are available, including: personal homemaker services, job services, counseling, volunteer placement services, intergenerational programs, and education programs.

We were also interested in looking at the use of these programs and services. Merchant discounts is the only service used by half or more of the retirees. Other services used by a fairly large proportion of retirees are senior centers, reduced fares on public transportation, and recreational activities. Older retirees are more likely to use most of the services, especially home health care, home meal delivery services, personal homemaker, senior transportation, and senior center services. Use of programs and services is also related to income. We found retirees with lower incomes more likely to use the same set of services as older retirees.

Finally, we asked the retirees which programs and services they would like to have available. Most retirees would like each of the programs and services to be available with only volunteer and job placement services not wanted by a majority of the retirees.

Union services for retirees. Unions provide a wide range of services to retirees, including health related, recreational, counseling, and informational services. Union newsletters and political updates are most often provided. Other services provided to one-fourth or more of the retirees include: life insurance, general medical insurance, subsidized prescription drugs, credit unions, social activities, and help in organizing retiree clubs. Large proportions of retirees, however, do not know if the services are available. The largest number of retirees did not know about counseling, placement, and housing services followed by personal and social services, and health and medical services.

In terms of services retirees would like their unions to provide or to provide better, we found that for almost every service at least half of the retirees wanted it to be provided or to be provided better. Again, the pattern that emerges is for the highest proportion of retirees to want health or medical services followed by personal, financial, and social services. Services related to job, volunteer, and educational needs are wanted by the lowest proportion of retirees.

Post-retirement participation in education. One in ten of the retirees participated in a formal education program or course since retiring. A higher proportion, however, reported that they spend time during a typical week attending classes. We assume that the disparity is due, in part, to the fact that many retirees attend classes through such organizations as Y's, churches, unions, senior centers, and retiree clubs and these are probably not considered by the retirees to be formal education.

We found a number of interesting differences in patterns of participation in education among subgroups of retirees. Female retirees are more likely than male retirees to have participated in formal education and are far more likely to spend time attending classes. With regard to age, we found older retirees are somewhat less likely than younger retirees to have participated in formal education and to spend time attending classes. Participation in formal education and time spent attending classes are also both related to income. Finally, prior educational level is strongly related to both participation in formal education since retiring and current attendance in classes. Retirees who have at least some college are far more likely than others to have participated and to attend classes currently.

Retirees give a lot of reasons for having participated in formal education courses or programs since retiring. General knowledge, becoming more well-rounded, leisure time pursuits, learning a hobby, and meeting new people are the reasons most often cited by retirees for their participation in formal education. Getting a college degree, getting a high school or GED degree, and learning skills for a new job are given as the reasons for participation by the lowest proportions of retirees.

The retirees were also asked if they would like to participate in a formal education course or program. Overall, about half of the retirees in the study reported that they want to participate in further education for a number of specific reasons. Given the relatively low level of prior educational attainment for the sample, the proportion of retirees who would like to participate in further education is dramatic.

General knowledge and becoming more well-rounded are each given as reasons by over one-third of the retirees. Leisure time pursuits, learning new skills, meeting new people, and better understanding community and political issues are also reasons given by a substantial proportion. Less than one in ten give as reasons learning skills for a new job, getting a high school or GED degree, and getting a college degree.

8. Retiree Attitudes and Opinions

A variety of attitudes and opinions were reported in Section I. We examined life satisfaction, future planning, attitudes about the union, feelings of importance to others, problems, and concerns of retirees.

Life satisfaction. Almost all of the retirees were satisfied with their lives before retirement, and nine out of ten feel good about themselves and are satisfied with their lives since retiring. We also found that almost seven out of ten feel that as they grow older things seem better than they thought they would be. We found only small differences when we compared subgroups of retirees, with younger retirees and those with higher incomes somewhat more satisfied.

Planning for the future. Over eight out of ten retirees looked forward to retirement but half did not know what to expect in retirement. When asked about their current planning for the future, half have made such plans, but over half said they need to do some fresh thinking about the years ahead. Future planning seems to depend on the age and income of the retirees. Older retirees are more likely to say that they didn't know what to expect in retirement while younger retirees are more likely to have made plans for the future and to feel that they need to think about the years ahead. Retirees with lower incomes are more likely to say they didn't know what to expect in retirement while those with higher incomes are more likely to report that they have made plans for the future.

Attitudes about unions. We found that the retirees tend to have positive opinions about their unions. Two thirds of the retirees generally feel that their unions do a good job for retirees and three-fourths feel that they are important to their unions. We found a number of interesting differences in attitudes about their unions among subgroups of retirees. First, feeling that the union does a good job for retirees is directly related to age. Second, a higher proportion of male retirees feel that they are important to their unions than of female retirees. Finally, there are differences among retirees who were employed in different occupations. Those who were construction workers or personal/commercial service workers or laborers were more likely to feel that their unions do a good job for retirees than retirees who were production workers, sales and clerical workers, and professionals or administrators.

Feelings of importance to others. The retirees were asked how much they feel they matter or are important to other people, to organizations, and to institutions. We found that retirees are likely to feel they matter most to family and friends. There is a direct relationship to age in how much they matter to people of different ages. That is, the retirees are more likely to feel they matter to people their own ages than to younger adults and to young people. Over eight out of ten feel they matter to society in general, but only six in ten feel they matter to local and state governments and to the federal government. When we looked at different organizations we found that retirees feel they matter the most to their unions and to businesses in their communities, followed by health care providers and their former employers.

Attitudes about pre-retirement planning. We found that only one-fourth of the retirees participated in a pre-retirement planning program. When asked if they think pre-retirement planning is important, however, over nine out of ten say "yes". We were interested in learning about the issues that these retirees felt should be covered in a pre-retirement planning program. We found maintaining a good relationship with spouse, understanding pensions and Social Security, and understanding health insurance, Medicare, and Medicaid are considered to be very important by most of the retirees. The issues listed that the fewest retirees consider to be very important are understanding community services, making retirement challenging and interesting, and housing needs and options.

Problems during retirement. A fairly large proportion of retirees reported that they have faced many problems. Only the cost of energy, however, is reported as a problem by over half of the retirees. Fear of crime, being able to go where desired, and the state of spouse's health were also found to be problems for over one-third of the retirees. When we looked at problems during retirement for subgroups of retirees, we found a considerable amount of variation. A larger proportion of older than younger retirees had faced each problem listed except the cost of energy. Male and female retirees differ on only a few of the problems, with female retirees more likely than male retirees to be lonely and to fear crime. We found a relationship between problems faced and levels of income with a higher proportion of retirees with lower incomes reporting the incidence of each problem than retirees with higher incomes.

Major concerns. In addition to the problems retirees have we were interested in the issues that concern them the most as retirees. We found personal health, long term health care, money and finances, and being dependent on others to be the major concerns of retirees. Only small differences on the major concerns were found among subgroups of retirees.

9. Political Interests and Participation

Another aspect of the study was to learn about the political interests and participation of retirees. In Section J we examined the retirees' opinions about issues related to the elderly and other social and political issues. We looked at how retirees get information on political issues and assessed their participation in different kinds of political activities. Finally, we reported the retirees' voting behaviors.

Opinions and issues related to the elderly. The issues related to the elderly that are most important to the retirees are health care costs, Social Security, and tax burden. The only issues among those suggested that a majority of retirees do not feel are very important are increasing employment opportunities for the elderly and increasing Supplemental Security Income.

Opinions on social and political issues. In addition to their opinions on issues related to the elderly we were interested in learning about how retirees feel about social and political issues. We found that the vast majority of retirees were concerned about world peace, drug abuse, AIDS, national health insurance, and American competitiveness.

Political information. Only half of the retirees feel that they have adequate information on critical political issues of concern to the elderly. Older retirees, male retirees, and retirees with higher levels of income are more likely than others to report that they feel they have adequate information. Retirees are most likely to get information on critical political issues of concern to the elderly from media sources. Television and newspapers are the primary sources of political information for the vast majority of retirees. Union newspapers, radio, magazines, and union mailings are also important sources for very large groups of retirees. It is interesting that we found political candidates and political organizations to be less likely sources of critical information to retirees. When asked specifically about contact by their unions about the 1986 election, we found that the retirees were far more likely to be contacted by mail than by telephone, personally, or at a meeting.

Participation in political activities. We found that most retirees have not participated in many activities to influence critical political issues of concern to the elderly. We did find that most have signed petitions and one-third have written letters, but the vast majority of retirees have not participated in other activities such as voter registration drives, attending political forums, or attending demonstrations or government hearings. When we looked at those activities that require a greater personal effort, however, we found some interesting patterns; over one-fourth have gotten others to sign petitions and almost one in five have attended political forums or meetings, done telephoning, and have been involved in voter registration or get-out-the-vote drives.

While only a small proportion of retirees participate in most political activities we found that the only factor that would get over half of the retirees more involved in political activities is better information on issues. Being recruited by retiree or seniors' groups, being recruited by their unions, information on organized activities, and being recruited by their union retiree clubs are factors which would get only about one-fourth of the retirees to become involved in political activities.

Voting behavior. Nine out of ten retirees are registered to vote and the same proportion voted in the 1984 and 1986 national elections. Almost six in ten are Democrats with less than two in ten being Republicans. We were also interested in how a political endorsement by organized labor makes retirees feel about a candidate. We found that almost two-thirds of the retirees say that a political endorsement by organized labor has a positive impact on how they feel about a candidate. We also found that almost half voted for Walter Mondale in the 1984 Presidential election while about one-third voted for Ronald Reagan. In the 1986 election for the House of Representatives we found that two-thirds voted for the Democrats while one in five voted for the Republicans.

Summary

This national study of union retirees focused on developing a comprehensive base of information on union retirees. We described who they are, how they are, what they do, what they need and want, and how they feel about themselves, their unions, and social and political issues. We found many differences among groups of retirees, but we also found a large degree of similarity across groups of retirees.

While the majority of the retirees are relatively healthy, active, and satisfied, much can be done to enrich their lives and enhance their contribution. The final section of this chapter explores the implications of the study for enriching the lives and enhancing the contribution of union retirees.

L. Implications and Conclusions

This chapter has been concerned with developing a comprehensive base of information on union retirees. We now explore the implications of the findings that have been presented for the major questions that guided the study.

WHO ARE UNION RETIREES?

The study findings indicate that, demographically, retired union members in the sample are very similar to other retirees and older adults, except for the higher proportion of men and the higher levels of income. This suggests that much of what we found out about the attitudes, behaviors, and needs of union retirees may be generally applied to the larger population of retirees and older adults. It also suggests that many of the implications of the study can be extended to retirees and older adults in general.

HOW ARE RETIREES?

Overall, the study findings seem to suggest that retirees are satisfied, healthy, and active but that they have needs and wants which must be met if they are to continue to live satisfying and productive lives. While three-fourths of the retirees felt that they retired at the right time most were not adequately prepared for their retirement. Only one-fourth participated in a pre-retirement planning program. Retirees and workers nearing retirement need to be better prepared. Pre-retirement planning programs and similar programs for retirees should include such topics as: maintaining a good relationship with spouse; understanding pensions, Social Security benefits, health insurance, Medicare, and Medicaid; financial management; and union and community programs and services for retirees. These programs should involve spouses along with retirees.

In terms of income, these union retirees have a median income of about $15,000. Their incomes come from multiple sources, with Social Security and pension benefits the two largest. Retirees spend much of their monthly income on the basic necessities of housing, utilities, food, transportation, and health care.

The findings suggest a number of implications. First, while the retirees have somewhat higher levels of income that the elderly in general, little of if is discretionary. That is, almost all of retirees' monthly income goes to basic needs with little left for extras or emergencies.

Second, the state of the economy has a great impact on the economic well-being of retirees . As the cost of living increases, the buying power of retirees on fixed incomes decreases. Taxes and the costs of utilities, food, and transportation greatly affect the financial situation of retirees.

Finally, as the number of retirees increases, policies and practices related to health care, taxes, Social Security, pensions, and social welfare need to be reassessed in relation to older adults.

Counter to popular perceptions that most older adults are not healthy, the study found that these retirees are relatively healthy and have good health care coverage compared to older adults in general. Most are covered by a "private" health plan in addition to Medicare. Despite this, many typical health care needs of older adults, such as prescribed drugs, eye examinations, and dental care, are not covered. Long term health care, a major concern, is also not covered for most retirees.

One implication of these findings is that there are important gaps in health care coverage for most retirees. Unions, employers, senior citizen organizations, and the government need to consider how health care insurance for older adults can be made more comprehensive, including long term care.

WHAT DO RETIREES DO?

The findings suggest that retirees spend their time on a wide array of activities. Most spend a lot of time watching TV or listening to the radio, reading, socializing, and doing physical exercise. They are also active in different organizations and groups. As far as paid and volunteer work is concerned, however, the vast majority don't work and don't want to work. This seems to run counter to widely held beliefs.

One implication of this set of findings is that while many employers are looking to retirees to fill major gaps in their employment pools, new strategies and approaches would be needed to recruit retirees back into the paid labor market.

A second implication is for volunteer organizations to recognize the array of skills that retirees have which could be used in volunteer positions. Union workers have a long history of community service, and this tradition needs to be extended into the retirement years to serve the needs of others in the community who may be less fortunate. Unions and retiree clubs can link retirees with service organizations and volunteer opportunities.

WHAT DO RETIREES NEED AND WANT?

In regard to programs and services for retirees, the findings suggest that a wide range of services is available to retirees through community and union sources. Most retirees, however, do not know of the availability of many important programs and services. Also, the findings indicate that retirees would like many different kinds of programs and services to be offered.

Three implications emerge from these findings. First, information on available programs and services needs to be given to retirees on a regular basis. Unions, community service organizations, senior citizen groups, and religious and other organizations need to make sure that retirees are kept informed about the programs and services available for senior citizens and retirees.

Second, unions and other service providers should examine overlaps in programs and services for senior citizens and retirees. Financial support for programs and services is often limited, and reducing overlap would help the limited dollars go farther.

Third, unions and other organizations and groups that serve senior citizens and retirees need to identify gaps in local programs and services. A first step in the process would be to compare those programs and services that the retirees in this study said they would like to have available with the resources in the community. Where gaps exist, efforts should be taken to fill them. If only few gaps exist, then better information is clearly needed so that more retirees will be aware of the availability of the programs and services.

HOW DO RETIREES FEEL ABOUT THEMSELVES AND THEIR UNIONS?

The study findings indicate that on all dimensions of life satisfaction the majority of retirees are satisfied. They also have positive opinions of their unions, and they feel that they are important to other people, organizations, and institutions. At the same time, the study found that the retirees have faced many problems in retirement and they have many concerns. Personal health, long term health care, money and finances, and being dependent on others are major concerns of retirees that can greatly impact life satisfaction and how they feel about other people and organizations.

One implication of this set of findings is that organizations and institutions need to consider the problems faced by retirees and their major concerns in order to develop policies and practices that will help retirees maintain their high levels of life satisfaction. Wellness programs, alternative systems of health care coverage, and ways to reduce financial burdens need to be made known to retirees.

HOW DO RETIREES FEEL ABOUT SOCIAL AND POLITICAL ISSUES?

A widely held belief is that retirees are concerned only about issues related to the elderly. While the study findings show that, in fact, retirees are very concerned about issues related to the elderly such as health care costs, Social Security, and tax burden, they are also very concerned about such issues as world peace, drug abuse, AIDS, national health insurance, and American competitiveness. The findings also show that retirees exercise their right to vote but only a small proportion participate in other ways to influence political issues. Many retirees do not have adequate information on political issues; better information would get them more involved.

One implication of this set of findings is that retirees are a potentially powerful political force that can be harnessed to effect changes in political issues of concern to the elderly and other organizations.

A second implication is that retirees need more and better information on political issues. To be better informed voters and to get more politically involved, they need information. Because of their numbers and "free" time, retirees represent an untapped resource to mobilize other citizens and to influence government decision makers.

In summary, then, it appears that this study of union retirees has many important implications for international unions and their locals, employers, senior citizen groups, community service organizations, and government. We now turn our attention to a set of conclusions for enriching the lives and enhancing the contribution of union retirees.

Conclusions. We begin by focusing on immediate actions that could be taken by unions to improve the lives of retirees and increase their contributions to their unions and communities. Unions should consider implementing these suggestions taking into consideration their available resources. Although these suggestions are specifically aimed at national and international unions, their local affiliates, and retiree clubs, many are also applicable to other organizations that serve retirees and older adults.

1. Information

The importance of information on a wide range of topics cannot be overemphasized. Many retirees are unaware of programs and services available to them and are unclear about their medical, Social Security, and pension benefits. Based on the study findings the following actions are suggested.

1a. International unions should maintain computerized lists of retirees for the purpose of information dissemination. These lists should be updated regularly and shared with locals and retiree clubs so that they have current names and addresses of their retirees.

1b. The international unions should provide national information directly to retirees on a regular basis. Information on current political and legislative issues should be mailed to retirees as well as information on changes in tax laws, Medicare, Medicaid, Social Security, and pensions. Special retiree newsletters or magazines should be considered as well as putting critical information in pension check mailings.

1c. Local unions should give retiree clubs lists of members who are approaching retirement. Active workers approaching retirement should be provided information on the local's retiree club; programs and services for retirees available through the union and community resources; and medical, Social Security, and pension benefits.

1d. Local union affiliates should also provide information to retirees on local community programs and services and local political issues. Local unions and retirees clubs should consider developing local resource directories which should be readily available to retirees. As a first step, Area Agencies on Aging and the United Way should be contacted for information on their programs and services.

1e. Information on a number of other specific issues that should be made available to retirees through their international and local unions include:

- o identification of senior housing options,
- o medical coverage options,
- o medigap insurance,
- o identification of options for paid work,

- identification of volunteer opportunities,
- health and wellness programs, and
- alternative health delivery systems.

2. Retirement Planning

Retirement planning is clearly a need identified by most retirees. Retirement planning programs should be made available to active workers at least a year before they retire and on a regular basis after retirement. Also, spouses should be included in any retirement planning program. The following are suggested.

2a. Unions should help retirees prepare for retirement. Where possible, international unions should develop and assist in the delivery of retirement planning materials and programs. Another option is to work with other retirement planning providers to deliver programs to active workers and retirees. Local unions should explore working with employers to deliver programs to workers nearing retirement. As the study shows, at a minimum the following should be covered:

- maintaining good relationships with spouse,
- understanding and using health insurance, Medicare, and Medicaid,
- understanding and using pension and Social Security benefits,
- financial planning,
- preparing a will and other legal issues,
- health care, physical fitness, and nutrition,
- adjusting emotionally,
- housing needs and options,
- making retirement challenging and interesting, and
- understanding and using community services.

2b. Special sessions should be held during retirement planning programs to inform participants about retiree clubs, the National Council of Senior Citizens, and retiree activities sponsored by the union. An option to this is a special orientation program for new retirees, held just prior to or just after their retirement.

2c. Because of the importance of retirement planning, every local union should designate a union officer to assume this responsibility. Internationals should provide training programs or work with others to offer programs to the local's retirees.

3. Income and Expenses

It is clear from the study that while union retirees have relatively high levels of income, a large proportion of their incomes is spent on basic necessities. In addition to providing information on Social Security and pension benefits and offering financial management programs as part of retirement planning, the following suggestions are offered:

3a. Unions should work with other organizations in the community to influence utility companies to reduce utility costs for retirees.

3b. Local unions should encourage local merchants and businesses to offer discounts to retirees. Information on discount programs and lists of merchants and businesses that offer discounts should be provided to retirees.

3c. Pensions are a major source of income for retirees. Unions should consider negotiating for increases in pension benefits, perhaps through COLA's, for retirees. Of course, these will have to be weighed against other issues on the bargaining table.

3d. Unions might consider investing in housing projects for retirees or in forming food and other merchandise cooperatives to reduce the cost of basic necessities for retirees.

4. Health, Health Care and Health Coverage

Study findings indicate that health and health care are major concerns for most retirees. In addition, we found that health insurance coverage usually does not adequately cover many health care needs of older adults. The findings lead to the following suggestions:

4a. Unions should try to negotiate for medical insurance that continues after retirement for all workers and their spouses. The insurance should cover prescription drugs, dental care, and eye examinations in addition to regularly covered health care costs.

4b. Unions should work on passing legislation for a national health plan that adequately covers all of the health needs of retirees, especially long term care.

4c. Local unions should work with local physicians to get them to accept "Medicare Assignment". The unions should identify those doctors in the community that accept assignment and disseminate this information to retirees.

4d. Information on health and wellness programs for preventive health care should be provided to retirees on a regular basis.

4e. Unions should keep retirees apprised of current health legislative actions and, in turn, try to mobilize retirees to become politically involved in these issues.

4f. Locals and retiree clubs should have speakers at meetings who focus on ailments they may be particularly prevalent among their members.

5. Leisure and Work Activities

Social activities are clearly important to retirees, yet few said their unions offer such activities to retirees. At the same time, many retirees are active in community organizations, and some work for pay or do volunteer work. The recommendations that follow relate to both leisure and work activities of retirees.

5a. Retirees want a place to socialize. Where available, union halls should be open to retirees on an ongoing basis, to keep them in close contact with the union and each other. Where there are no halls available, unions should try to arrange for space with churches, schools, senior centers, or other facilities.

5b. Locals should organize social activities that include active workers with retirees so that retirees will feel they are still part of the union and active workers can learn about retirement "first hand".

5c. Retirees should be encouraged to participate in organizations such as retiree clubs, senior citizen groups, and political organizations to increase their social activities and feelings of usefulness.

5d. Locals should identify paid work and volunteer opportunities for those retirees who want them. Part-time work and volunteer activities may fulfill the aspects of working that many retirees said they missed.

5e. Unions should work with employers to develop flexible work schedules for retirees who want to return to the paid workforce. These schedules should reflect retirees' desires to work part-time on a daily or weekly basis and during different parts of the year.

6. Community Programs and Services

Retirees do not know about many programs and services in their communities for older adults. At the same time in some communities critical services are lacking. These observations lead to the following suggestions:

6a. Unions should get information on community programs and services and make it available to retirees. Where appropriate, unions and retiree clubs should work with community organizations to provide needed services to retirees. Unions should assist community organizations in outreach efforts to retirees and in the establishment of an information network.

6b. Retirees should be encouraged to work with community organizations as volunteers to provide services and to get information out to other retirees and older adults.

6c. Retiree clubs should consider "adopting" service agencies to work with on an ongoing basis.

7. Union Programs and Services

The study findings show that many programs and services are provided by unions to their retirees. It also shows, however, that many retirees don't know whether services are available and that they would like their unions to provide services.

7a. Unions need to provide information on the services they make available to retirees. This information should be provided to workers before retirement and on a regular basis to retirees.

7b. Local unions and retiree clubs should try not to duplicate services provided by other organizations. A regular assessment of available community services would help identify the gaps which unions might fill.

7c. Retiree clubs can play a vital role in the delivery of services to retirees. The clubs could take on the liaison role in dealing with locals and community organizations related to programs and services for retirees.

8. Educational Programs

Study findings indicate that a significant number of retirees would like to participate in an education course or program for a number of reasons.

8a. A local survey of the education interests of retirees should be done periodically to identify the types of programs wanted, when, where, and how.

8b. Unions should provide education programs for retirees. As an alternative, unions should work with other education providers in the community to deliver programs for retirees.

9. Political Activities

Retirees are interested in political issues and are regular voters. Although many are politically active, much of their political potential has not been translated into action.

9a. Unions should try to organize retirees around political issues, especially those of concern to seniors. In addition, because of retirees' interest in broader issues, unions should encourage and support their involvement in such areas as world peace, drug abuse, AIDS, illiteracy, and youth employment.

9b. Retirees say that better information on issues would get them more involved. Unions need to find ways to get critical information to retirees to get more of them to be active.

9c. Unions should help retirees work on political issues with other organizations which support compatible interests. It is clear that retirees are interested in many issues, and their support could be very useful to other organizations.

9d. Retirees should be recruited for lobbying, testifying, and other political actions.

9e. Retiree clubs should explore ways to involve retirees more in political issues, recognizing the political power of this group. Because of their numbers and voting behavior retirees have the potential to sway an election and affect legislative changes.

The above suggestions focus on actions that could be taken by unions and by other seniors' organizations. We now turn to some broader suggestions that grow out of the study findings.

10. Retiree Organizations

The study findings suggests that union retirees need both a voice and an advocate at different levels. At the local union level their interests can be addressed through retiree clubs; and at the international, through a retiree office or department.

10a. Within their resources, each international union should have a retiree department or staff responsible for working with local unions and local retiree clubs. The internationals should consider ways to link clubs through national meetings or other strategies. The internationals should train retiree club leaders on diverse topics and issues.

10b. International unions should encourage locals to start retiree clubs and, within their resources, provide financial support and technical assistance to the locals. The locals, in turn, should assist in the development of retiree clubs and in identifying and recruiting club leaders.

10c. Local retiree clubs from different unions within a community should be linked through the central labor body.

10d. Internationals and local unions should work with and support the National Council of Senior Citizens (NCSC) on legislative, political, and other issues for retirees. Concurrently, NCSC should try to expand its agenda in social and service areas to bring more retirees into the organization.

10e. At the local level, retirees should be organized to provide community service and to keep retirees active and involved. This could have a positive effect on the image of organized labor and union retirees in the community. Activities could include school volunteer and literacy programs, basic home repairs for the needy, home visitation programs, transportation services, food collection and distribution, health fairs, and raising money for the United Way and local charities.

11. Need for Additional Research

This study provided a wealth of national baseline data on union retirees. Yet in the process of answering one set of questions, new ones were raised which have yet to be answered. The additional studies suggested below would supplement and enrich further the data that are currently available.

11a. Further analysis of the national baseline data is needed. Given the familiar research constraints of time and money, the data analyses reported on this chapter represent only a portion that could be performed, using the data collected. Further detailed analysis could focus on a variety of significant issues such as: health and health care; social and psychological aspects of retirement; differences between older and younger retirees; retirees living alone; health and so on.

11b. A follow-up survey of a sample of participants in the national study should be conducted one, three, and five years later to determine longer-range impacts of retirement and retirement programs.

11c. A trend study could survey a new cohort of retirees every five years in order to determine whether the nature of retirement changes as the overall economy changes and as new cohorts enter into retirement.

11d. Case studies of international unions, locals, and retiree clubs should be undertaken. Each would be viewed through a "window" in an effort to provide a comprehensive picture of the experience of retirees and the nature of retirement programs and services. Through interviews, observations, and review of written documents, a variety of issues could be addressed in great detail. These studies would serve to supplement and amplify the data obtained through the current project.

11e. A survey of retirees from other unions or larger samples from the participating unions should be undertaken, using the same basic survey instrument. The national study could be used as a baseline for comparing the new data.

11f. A study of non-union retirees should be conducted and comparisons made with this study of union retirees.

In Conclusion

The findings from the national study of union retirees revealed some interesting answers to the questions that guided the study. We found that union retirees: are demographically similar to older adults in general; have relatively high levels of income; are generally in good health; are satisfied with their lives in retirement; and are relatively active.

This is not to say that the picture is entirely positive. The findings suggest that retirees have a number of major concerns about health, health care, finances, and their independence. Findings also show that many programs and services for retirees are not available or retirees don't know if they are available. And the findings with regard to political activity raise a number of questions about the level of their participation beyond voting.

It is hoped that unions, employers, senior organizations, community groups, and retirees will view these findings as a basis for improving the life situation and productive aging of retirees. Their unions, their communities, and the society need retirees at the same time that retirees will continue to rely on these organizations. As the number of retirees continues to grow, it becomes increasingly important that attention be paid to enriching their lives and enhancing their contribution.

III. STUDY OF LOCAL UNIONS AND RETIREE CLUBS

Most unions have negotiated pension, medical, and other benefits for their retired members. A growing number are expanding their programs and services for retirees and those nearing retirement, recognizing this group as "one of our most valuable assets and resources" (Bakery, Confectionery, and Tobacco Workers International Union Resolution, 1986). As part of the larger project on union retirees and retirement programs, a study of local union programs and services for retirees was undertaken. The purpose of the local union study was to provide information on:

1. the relation of retirees to their local, national, and international unions;
2. the characteristics of retiree clubs and organizations;
3. the nature and extent of programs and services for retired union members offered through our delivered by local union affiliates and related retiree organizations; and
4. the needs of retirees for programs and services.

A. Study Design

The design of the local union study centers around a sample of local union affiliates selected from the 14 national and international unions which participated in the larger project. Two criteria were employed in designing the sample for the study: the first, that there by sufficient numbers of local affiliates per participating union; the second, that the sample size for each union reflect the size of that union's active members. Employing these criteria resulted in a sample of 56 local union affiliates: three local affiliates from each of the five smallest unions; four local affiliates from each of the four medium-sized unions; and five local affiliates from each of the five largest unions. Because of the small number of locals selected from each participating international union, the retiree activities may not necessarily be typical of all local unions in the 14 participating internationals, or for non-participating unions.

Local union affiliates were selected either by NIWL from lists provided by the unions or by the unions themselves. Names, addresses, and telephone numbers were provided for contract persons for each local selected for the sample. These contact persons were local union officers or business agents, and/or retiree club or retiree organization representatives. In some cases information was collected from retiree groups organized at the district, state, or regional level. For ease of presentation we use local union or retiree organization, unless otherwise noted, to refer to all of the organizations in the study.

B. Data Collection Procedures

During January and February of 1987 telephone interviews were conducted with representatives of the 56 local unions or union retiree organizations. Prior to the interviews information was provided by the international to the local, and a letter was sent to the president of the local explaining the nature of the study and of the larger project.

The 45 minute interviews started with an introductory statement which explained the purpose of the interview and pledged confidentiality of all information. A large number of topics were covered in the interviews, including: the number of retirees and number of members of the retiree group if one existed; administrative and financial support for retiree activities; rights of retirees in the local's affairs; nature and structure of the retiree club or organization; programs and services for retirees offered by the retiree organization or through the local; political and legislative activities of retirees and their organizations; and needs of retirees. All questions were open-ended with "probes" used to solicit further responses or for clarification. A copy of the telephone protocol is included as Appendix C.

While the information and interpretations that are presented in this chapter should be viewed as representing the findings for this sample of local union affiliates, we believe that it is safe to consider the results as an approximation for the 14 participating unions as a whole. The findings reported in the following sections are based on summaries of the information gathered from the entire sample of local union affiliates. Information for specific individual local unions or for national or international unions is not provided as part of this report. Separate reports have been prepared for each of the participating international unions based on the information collected from their local affiliates.

In certain instances throughout this report, quotations are used to emphasize or clarify a point. These quotations often represent paraphrases of individual's statements rather than their exact words for the purpose of clarity of communication. The only attribution made for these quotations is by a person's title or position since individual confidentiality was guaranteed.

C. Retirees and Their Local Unions

The sample of local unions was selected to be representative of the locals within the participating unions. The size of the locals ranged from very small (less than 100 members) to very large (over 125,000 members). The number of active retirees in a local generally followed the size of the local. The number of retirees from the locals in the study ranged from 46 to 44,000, with a mean of approximately 5,000 and a median of about 1,375. In a few cases, however, there were more retirees than active members in a local due to the changing nature of local labor markets.

The attitudes and opinions of local union leaders on the role of retirees differed. The attitudes of some were best expressed by two local union leaders as follows:

> "They [retirees] should be an integral part of every local."
>
> "Don't segregate them, include them, and make them feel welcome."

Others, however, felt that the role of retirees in the local should be limited.

Support for retirees and retiree activities and the level and nature of involvement of retirees varied greatly across the local unions generally, and even among locals of the same international union. Some provided significant financial and in-kind support for staff, office space, supplies, services, and meeting space while others offered more limited support. Most of the locals provided financial support for at least one or two meetings per year (with refreshments) for all their retirees.

The majority of locals allow retirees to attend local union meetings, but most retirees have no voting rights. In a number of instances retirees can pay dues to the union to maintain their benefits and voting rights. These retirees come primarily from 21 locals of seven participating international unions. Dues ranged from a one-time five dollar charge to yearly dues of $120. A number of unions waive dues for retirees who have been members for long periods, usually forty years or more. The retirees of the seven international unions in the sample who pay dues to the union are allowed to vote in local union elections and on political endorsements. In only five of these 21 locals, however, can retirees vote on collective bargaining issues or on the decision to call a strike. Where retirees can vote for local officers they represent a potentially powerful force which could affect the direction of the local on many issues. In general, however, retirees have little voice in the operation and decision-making of most locals.

D. Retiree Clubs and Organizations

Almost two-thirds of the 56 local unions in the study have a retiree club or organization. Most of these are local clubs, but there are instances where clubs were formed at the district, state, or regional levels. The state and regional clubs usually have local sub-chapters. The size of the retiree groups in the study ranged from 22 to 22,000 members. The local clubs had an average size of about 200 while the district, state, and regional organizations had considerably larger memberships because they draw from many locals within an area. These clubs ranged from very formal organizations with committees and regular meetings to less formal structures organized and run by a single individual or small group of active retirees.

Twelve of the fourteen participating international unions publish guides or manuals for establishing retiree clubs or organizations. These guides, which are distributed to all locals, generally cover the following topics:

- how to organize a retiree club,
- eligibility for membership,
- committees,
- planning the first meeting,
- dues,

- affiliation with the National Council of Senior Citizens
- suggested activities for the club, and
- model by-laws.

In most cases we found that the guidelines and structures recommended by the internationals (through the manuals) were followed only to a limited extent. In many locals there are few retirees who are interested in organizing and leading a club. The result is often a modified structure with an Executive Committee that is responsible for operating the club and few, if any, other committees. As one club president stated, "I've been the president since 1982 because no one else wants the job." In another case one local was interested in starting a club, but has not been able to find someone to lead it. The problem seems to center on a lack of local leadership among retirees.

There is great variation in the dues structures for membership in the clubs. In almost all cases dues were kept to a minimum averaging three to twelve dollars per year, but, in a few cases, dues were considerably higher ($36 - $132 per year). These higher dues included coverage for health insurance or other benefits. In at least two cases there were no dues charged to members. The dues are used for a wide variety of purposes, including: salaries, meeting costs, National Council of Senior Citizens (NCSC) dues, social events, health and life insurance coverage, and political action.

All of the retiree clubs in the study held regular meetings, usually on a monthly basis. There is great variation in attendance at the monthly meetings. It is not unusual for one-quarter to one-third of the members to attend special events such as holiday parties and legislative conferences. While each club sets its own agenda for the meetings, the following are generally included:

- club and union business
- guest speaker on a topic of importance (politics, health insurance, etc.)
- social activity

In many cases refreshments or a meal are also provided for attendees.

E. Programs and Services for Retirees

A wide variety of programs and services is offered to retirees through their locals and retiree clubs. A general description of each type of program or service follows along with an analysis of the distribution across local union affiliates.

Pre-Retirement Planning. Retirees from 23 of the 56 local affiliates in the study were offered some type of materials, pre-retirement counseling, or planning program. A number of the international unions provide locals with program materials. In some cases these pre-retirement planning materials have been developed by the international itself for its members, while in other instances materials are provided which have been developed by other organizations, such as the National Association of Mature People, Fifty Plus, and the American Association of Retired Persons.

Programs were offered by unions, companies, and outside organizations. There is no consistent pattern for pre-retirement programs. In most cases where pre-retirement planning programs are offered they take place three to six months before a worker retires, but in some cases active workers can begin participation in these programs as early as three to five years before retirement. Sometimes, one session alone is used to cover the array of topics and issues while, in other cases, ten or more sessions are offered. Some programs include spouses. Pre-retirement programs usually deal primarily with an explanation of paid benefits, such as Social Security, pensions, medical insurance, Medicare, and Medicaid. Other topics that are occasionally covered, in varying detail, include:

- Financial planning
- Health and health care
- Legal issues
- Leisure, hobbies, and activities
- Community resources

It is interesting to note that in at least one area the United Way trains union Counselors-for-Seniors in pre-retirement planning. The six week class covers how to prepare a will, social security, and medical care among other topics. Clearly, there is great variation in the availability and magnitude of pre-retirement planning programs for the retirees from the locals in the study.

Social Activities. Almost three-quarters of the locals or clubs provide social activities or programs for retirees, usually as part of the regularly scheduled meeting for retirees. As one local leader said, "Retirees want the opportunity to stay in touch with each other and talk to each other." In some cases the organized program is limited to one or two annual events such as a Christmas party or summer picnic. For other retirees their locals or retiree clubs offer a more varied and more frequent set of activities which may include travel programs, bingo, cultural events, picnics, holiday parties, day trips to museums and amusement parks, and theater tours. While social activities are widely available, only a few of the locals and clubs offer them beyond what occurs at the regularly scheduled meetings for retirees.

Community Service Activities. Eleven of the local unions or clubs involve retirees in community service activities. These activities include the following:

- Food collection and distribution
- Rummage sales to raise money for charities
- Volunteering in soup kitchens
- Assisting in centers for working mothers
- Assisting in elementary schools
- Collecting money for charitable causes
- Newspaper collections
- Basic home repairs or "handy-work"

A number of clubs help local churches, the Salvation Army, and other groups with their community service activities, especially if the groups host retiree club meetings. It is interesting to note that at least one of the retiree chapters in the study has a workshop for retirees on community service.

While not widespread among the retiree clubs and organizations in the study, community service by retirees clearly has an impact on local communities, keeps retirees involved in their communities, and positively affects the image of organized labor and union retirees.

Counseling. Family, personal, or job counseling services are offered by 20 of the local affiliates or retiree clubs in the study. In a number of cases counseling needs are handled on a referral basis by staff of the United Way, the local, the Central Labor Council, or other providers. Speakers at retiree chapter or club meetings also often provide related information. A number of individuals interviewed for the study suggested that alcoholism was a priority area for their counseling programs. In a few cases retirees are able to use the services of the local union or former employer for personal and family counseling; e.g., the Employee Assistance Programs offered to active members may carry over into retirement.

Only a very few of the locals in the study offer job placement counseling for retirees who want to return to work on a full or part-time basis. As one local leader stated, "There is always need for good people, and while the placement service is primarily for laid-off workers retirees are welcome to participate." In other locals job placement services for retirees are dependent on the employment situation for active members. One local provides assistance to retirees only when 15 percent or fewer of its active members are out of work. One retiree group hires retirees as staff.

Formal Education Programs. Eight of the locals in the study provide educational information or programs to their retirees. Often little more is done than informing retirees of courses available at local community colleges or through labor education programs at colleges and universities. In other cases the educational programs are far more extensive. One District retiree club encourages retirees to participate in an Elders Campus Program sponsored by a local community college. The program offers a wide variety of eight week courses on two campuses. Another retiree chapter sponsors educational classes which are held at its retiree center. Classes are funded through a foundation and are taught by faculty of local universities. There is no tuition, classes are offered five days per week and are open to all retirees and senior citizens in the community. About 100 persons attend per class. Topics include crafts, game skills, and academic subjects.

A third retiree organization has education as its major focus. From 15-20 classes are conducted for retirees from 9 am to 12 noon and from 1 - 6 pm daily. Topics include folk dancing, bridge, and recreational skills plus in-depth academic courses in subjects such as history, literature, music appreciation, and film. Trips to museums and to the theatre are a part of many of the courses. There are seminars on health, which include home health care and the role of visiting nurses. Preparation for the General Education Development (GED) test is provided, and there is a Retiree Choir. Classes are free for paid-up members of the retiree organization. About 1500-2000 attend one or more classes each semester.

For only a very few of the retiree groups and locals is formal education a central program element. For the vast majority, educational programs have not been considered a high priority for retirees.

Medical and Health Care Services. Health care insurance is by far the most widely available service offered to the retirees by the local unions in this study. Fully three-quarters of the retirees from these locals are covered by medical insurance offered as part of collective bargaining agreements or directly through their unions. The general medical insurance coverage varies widely, including:

- No cost for premiums with no deductible
- No cost for premiums with a deductible
- Reduced premiums for retirees
- Coverage of part of the deductible
- Medi-gap policies
- Coverage of Medicare B premiums
- Access to union's medical center or facility
- HMO arrangement

In a number of cases spouses as well as retired members are covered by the plans.

Coverage for dental care, eye care, and prescription drugs is much more limited. Retirees from half of the locals are covered for prescription drugs, while only one-third have dental or eye care coverage. As with general medical coverage, the extent of these programs varies greatly. For prescription drugs a number of plans covered all costs, but the majority have a small ($1.50-$3.00) deductible per prescription. While there are some plans that pay all or most of the costs of dental and eye care for retirees the vast majority cover only a limited amount of the cost of these services.

Life Insurance. Life insurance and/or death benefits are offered to the retirees of two-thirds of the locals in the study. Coverage and costs differ across the locals. Generally, life insurance coverage is reduced after retirement from what it was when the retiree was an active member. In most cases there is no cost to the retiree for life insurance coverage. Death benefits are provided by a number of international unions, and in some cases these are supplemented by the locals.

Legal Services. About half of the locals in the study offer legal services to retired workers. These services are most often provided free or at a reduced fee and are offered through the locals' attorneys, through the Union Privilege Legal Services program of the AFL-CIO, or through referrals to Community Legal Services offices.

Other Services for Retirees. A number of additional services are offered to the retirees of some of the locals in the study. In a number of cases the locals have credit unions in which retirees can participate. But, as one local leader suggested, "Retirees don't use the credit union because they're not spending." In another local, retirees received an extra one-quarter percent interest on savings in the credit union.

A second service available to retirees in a few of the locals is assistance in the preparation of tax returns. Here, as in other cases, some locals or clubs provide the service directly while others refer retirees to other organizations for assistance.

Subsidized housing is a service available to retirees from five of the locals in the study. In one case a housing project was developed by a large local with the help of a state guarantee. Another union sponsors a housing development which is open to the public as well as to retirees of the union. In a third community, the building trades locals built a 100 unit housing development which is open to all, with building trades members getting preference. Finally, there were two instances where Joint Boards built housing units with HUD funds which are 80% occupied by retired union members.

In summary, there are a wide variety of programs and services offered to some retirees through their locals and retiree organizations. While social activities are the most likely programs and general medical insurance coverage the most widely offered service, there are many other programs and services that some locals and retiree groups provide to their retired members; programs and services that help retirees lead more productive, satisfying, and higher quality lives.

F. Communication With Retirees

Retirees receive information from their unions in many forms. Retirees from about one-third of the locals in the study receive some regular communication from their locals, internationals and/or retiree groups in the form of retiree newsletters, columns in the locals' newsletters, and special mailings. Two of the international unions in the study publish special newsletters for their retirees. Both are quarterly publications which carry information about retiree club and chapter activities, legislative and political news, and other information of interest to retirees. Regular retiree columns in the local unions' newsletters are used by the majority of locals which provide ongoing communication to retirees. A small number of the retiree clubs have their own newsletters which are generally published monthly or quarterly. Two locals reported that retirees receive monthly flyers and materials on political, legislative, and other issues of concern to retirees, and one local sends its retired members the National Council of Senior Citizens' Retirement Newsletter, under the union's logo. The Retirement Newsletter is a four page monthly newsletter that reports information on the special needs and interests of retired persons.

Most of the retiree clubs in this study, however, do not have a regular newsletter for retirees nor a column for retirees in the local's newsletter. As one leader stated, "A weakness in the union movement is that greater participation is needed by retirees," and regular communications from locals, internationals, and retiree clubs could go a long way to achieving this end.

G. Political and Legislative Activities

Political and legislative activities are a central focus for the retirees from many of the locals in the study. As one local leader suggested, "Many of the retirees were active in the formation of the local and participated in the political fights that took place in the formative years. They're into political participation." This concern and activism also is recognized by political candidates who visit retiree groups to solicit their support and votes.

Political concern translates into a variety of activities among the retirees from different locals. For many the activity involves staffing phone banks, petition drives, and envelope stuffing. For others it involves letter writing or participation in rallies. And for still others, it results in participation in senior coalitions or Silver Haired Legislatures. A number of retiree chapters organize "lobby days" or bus trips to state capitals to lobby for organized labor or senior issues. A few of the retiree clubs report that they work with the National Council of Senior Citizens, the American Association of Retired Persons, and other senior organizations on political and legislative issues. Finally, in a number of cases retirees are involved in the local activities of the union and support active workers by walking picket lines.

It seems clear that in many locals retirees are viewed as a potent political force. They are considered reliable and dependable for planned political activities and some of them "know the system and have the contacts."

H. Retiree Needs

The local union officers, business agents, and retiree group representatives interviewed for the study provided a unique perspective on the needs of retirees. This perspective is from those who work with or serve retirees on a regular basis. Often these are the individuals who hear the troubles, problems, and complaints of retired members, and who see how policies and programs are responding to the needs and wants of retirees.

Retirees and retiree groups have a large number of diverse needs and wants which fall into a number of broad categories. After the discussion of the relative importance of each category selected illustrative quotes from the interviews are used to portray the specific needs under each category.

Health Care and Medical Coverage Needs. By far the most often identified needs of retirees fall into the health care and medical insurance coverage categories. Almost half of those interviewed identified specific needs in these categories.

> "The scariest thing for retirees is medical costs."
>
> "Those over 65 need better medical coverage."
>
> "Health insurance is a major concern because many of our retirees are covered only by Medicare."
>
> "There is no dental coverage, but that's OK, most of us don't have teeth."
>
> "Catastrophic health insurance is very important. Nursing home and long term care are specific problems."
>
> "Retirees want better in-home health care."
>
> "Some of our members need help completing Medicare forms."

Financial Needs. Financial needs were the next most often identified. Whether in general terms or specifically related to food, housing, and medical costs, over a third of the interviewees felt that retirees had needs that are income related.

> "Money and additional regular income is the chief need of our retirees. Our retirees want to live well and not pinch pennies."
>
> "Financial need is clearly a problem for many retirees, but there is little that can be done in the immediate future."
>
> "Their pensions have not kept pace with inflation."
>
> "Lack of COLA's is causing a decline in purchasing power."
>
> "Seniors can't afford the rising rents and are moving out of the area."
>
> "Some of our retirees need food. Food distribution programs would help."

Information and Counseling Needs. Over one-fifth of the interviewees indicated a need for specific information and counseling. Included in this category are pre-retirement and retirement planning programs, personal counseling, and information on retiree issues and concerns.

> "Older members should be taught how to retire. They have time on their hands and don't know how to use it."
>
> "There are no regular communications from the international providing information on retiree issues to the locals, the clubs, or the retirees."
>
> "Seniors would benefit from the availability of counseling on a wide range of issues."
>
> "Retirees need information on health care and services available from senior centers."

Organizational Needs. Organizational assistance, while not a particular need of individual retirees, was also mentioned by over one-fifth of those interviewed. Specifically, they recognize that there is a need for help in organizing, supporting, and maintaining retiree clubs, and for recruiting leaders and volunteers among retirees.

> "Retiree clubs should be an integral part of every local."
>
> "Retiree clubs are completely dependent on the locals and are therefore limited by the amount of time and money local leadership invests in them."
>
> "Small locals like ours don't have the resources to effectively organize our retirees."
>
> "We need help in forming new retiree clubs."
>
> "Retirees are not represented in the decision making structure of the international or at the convention."
>
> "Funds are needed to send retirees to the union's convention. Interaction among retirees and active members on a national basis would strengthen their [retirees] position."

> "People are needed to take the lead and organize an activity or program. Many retirees are hard to motivate or are unwilling to take on voluntary responsibilities."
>
> "We can't find leaders - people who volunteer time and follow-up on assigned tasks."

Social, Recreation, and Other Needs. A number of those interviewed in the study identified retirees needs for social, recreational, transportation, and legal services.

> "Retirees need more opportunities to socialize."
>
> "They need to stay in touch with former working 'buddies'. They have to talk to each other."
>
> "We would like a recreational facility where retirees can meet between club meetings."
>
> "Our retirees want more trips, but the retiree chapter needs resources for mailing notices and organizing the trips."
>
> "Many of our retirees are homebound and can't visit centers or clubs to socialize. We need special arrangements to keep in touch with them."
>
> "A better transportation system is needed for seniors."
>
> "Improved transportation to health care and retiree facilities requires attention."
>
> "Our chapter wants more legal services."

I. Summary and Conclusions

The findings from this study of local programs and services for retirees revealed a great deal of information on: the relation of retirees to their locals; retiree clubs and organizations, the nature and extent of programs and services for retirees; and the needs and wants of retirees. From extensive interviews with representatives from 56 local affiliates and retiree organizations from 14 national and international unions we found great variation in the extent and nature of retiree involvement with their local unions, in terms of activities and delivery of programs and services directly or indirectly.

On the one hand, we found locals and retiree groups that provide strong support for retiree activities, offer a wide array of programs and services, communicate regularly with retirees, and involve retirees in decision making and planning. On the other hand, we found locals that do little for their retired members. Much is happening at the local union level to respond to the needs and wants of retirees. However, a great deal more can be done to make the lives of retirees more productive, to improve their quality of life, and to strengthen their ties to their unions. To these ends a number of suggestions are made that grow out of our findings. We begin by focusing on a set of general conclusions and then turn to more specific conclusions related to the issues that guided this study.

1. Retiree Organizations

The central and vital role of union retiree organizations cannot be overemphasized. These groups take different forms and serve a number of functions for retirees and for the unions which are best identified in the guides, manuals, and materials available from the international unions. (See Appendix D for samples.) One function of retiree clubs is to keep retirees in, or to bring them back into, the "movement" and the "family". It is also clear the local unions need help in forming and sustaining these clubs. While the guides and manuals developed by the internationals set a structure for retiree clubs, more is needed. Based on the study findings, the following suggestions are proposed:

1a. The internationals should do everything possible to encourage locals, districts, regions, (reflecting the structure of the international union) to start retiree clubs. Many locals need resources (people and money) to get clubs started and to help them operate. Within their resources, internationals should provide financial support and technical assistance to locals starting clubs. It is recognized that such an undertaking requires a substantial commitment, but the demographics suggest that the number of retirees is growing. Retiree clubs are the best means of keeping them a part of the labor movement and assuring the availability of programs and services for them.

1b. Assistance in how to identify and recruit club leaders is needed, as well as training for these leaders. Successful clubs of different sizes can be used as models by locals just beginning the process of forming a retiree club. Program and activity ideas for retirees also should be provided, with information on strategies for initiating and maintaining them.

1c. Those locals that are part of district councils or other joint bodies might consider forming one retiree club under the auspices of the larger body rather than individual clubs for each local. However, in locals with large numbers of retirees or where retirees are geographically dispersed such a strategy would not be practical.

1d. International unions should consider means for linking retiree clubs. A national meeting of retiree clubs or some other strategy could be used for retiree groups to share information, learn about successful programs, and develop future actions. It also could provide an opportunity for training retiree club leaders on such topics as recruiting members, raising money, running programs, and the like.

1e. As the numbers and proportion of retirees grow, internationals might consider ways and means for retirees to have input in their unions. Retiree advisory boards, at various appropriate levels, and some form of participation in the national convention are two strategies that should be explored.

2. Information

Study findings suggest that information on a wide range of issues and topics is needed by retirees.

2a. The internationals should provide information on retiree issues and programs to the locals and clubs on a regular basis. Every effort should be made to keep retirees informed about current political and legislative issues affecting the union and retirees. Retirees should receive regular mailings that include information on Medicare, Medicaid, Social Security, and pension issues. These are issues that are of critical importance to all retirees who need to be kept informed about any changes or "news" about them. Other information that would be useful to retirees is related to health, health care, medical insurance, long term care, housing, changes in tax laws, and financial planning and management.

2b. At a minimum there should be a regular column for retirees in the international's publication. If resources allow, separate retiree newsletters should be published by the internationals. As an alternative or companion piece, retirees should receive the NCSC Retirement Newsletter. NCSC's Senior Citizen News is also a valuable resource for information for retirees and retiree organizations.

2c. Retiree clubs should have a local newsletter for their members. These newsletters can keep members informed of critical issues and provide a calendar of important events of the club, the local, and the international.

2e. Retiree clubs and local unions should obtain and/or develop and keep up-to-date local resource inventories or directories of services and programs for senior citizens available in the community. Retirees and those nearing retirement should be informed about these on a regular basis and encouraged to use services and participate in programs.

3. Links With Other Organizations

The study findings show that there are few links among locals and retiree organizations within an international union, across unions, and with other senior organizations. Although there are a few retiree clubs at the district or state level, and there are a few clubs that work with other senior groups on specific issues, few locals or clubs have explored ways to work effectively with other organizations.

3a. Where an area has only a small number of retirees and local unions, the locals should consider forming one multi-union retiree club for all union retirees in the area, perhaps through the Central Labor Council.

3b. Retiree clubs should work with the National Council of Senior Citizens and other senior groups on legislative, political, and other agendas. In the cases where these linkages have taken place they have been effective and of benefit to all participating parties.

The above suggestions focus on general suggestions related to organizing and supporting retiree clubs, information dissemination, and links between and among organizations. We now turn our attention to conclusions related to more specific issues that grow out of the study findings.

4. Retirement Planning

The study findings show that the retirees from less than half of the local affiliates were offered some type of pre-retirement counseling of planning program. The recommendations that follow relate both to retirement planning programs that take place prior to retirement and those that should be offered during retirement.

4a. A few of the international unions have developed comprehensive pre-retirement planning materials and programs. However, many retirees receive little or no assistance in pre-retirement planning. The perceived value of these programs suggests that there is a need for additional programs. Local unions should work with employers to make sure that workers are better prepared for their retirement. Pre-retirement planning programs offered through educational institutions, private providers, and public agencies should be reviewed for possible use. At a minimum the following topics should be covered:

- Social Security
- Pensions and COLA's, if appropriate
- Financial planning
- Health and health care
- Medical insurance, including Medicare and Medicaid
- Legal issues
- Emotional adjustment
- Leisure, hobbies, activities, and community resources
- Maintaining relationships with spouse and friends

In addition, the local union should use pre-retirement planning as an opportunity to inform active workers about *retiree clubs, NCSC, and retiree activities* sponsored by the union. Two other issues which should be addressed during these sessions are working after retirement and volunteering for community service.

4b. For many retirees the issues covered in pre-retirement planning programs may have been forgotten or may not relate to them until they have been retired for a number of years. There appears to be a need for modified retirement planning programs to be repeated at regular intervals (1 year, 3 years, 5 years) after retirement. Local unions and retiree clubs should provide periodic retirement counseling and planning to retirees covering many of the same topics listed above.

4c. Information on changes in tax laws, social security, pensions, COLAs and medical insurance coverage (including Medicare and Medicaid) should be provided to retirees on a regular basis. Periodic mailings can be used to provide this information.

4d. Because the needs of retirees change, local unions and retiree organizations should undertake regular needs assessments of retirees to identify topics and issues of current importance to them. These can be done during regular meetings, through simple mailed questionnaires, over the telephone, or as part of other ongoing programs. The information should be used in preparing new retirement counseling and planning programs.

5. Social Activities

It is clear from the study that social activities are important to retirees. However, only a few of the locals and retiree clubs offer them on a regular basis outside of club meetings. The suggestions presented below would supplement and enrich the one or two holiday events most unions hold for retirees.

5a. Retirees need a place to socialize on a regular basis. A recreational facility where retirees can meet or just "hang out" is very important. Union halls, where available, should be opened up to retirees on a daily basis. This would provide a place for retirees and keep them in close contact with the union. Where there are no halls available, unions and clubs should try to get space from churches, schools, colleges or other facilities in the community such as senior centers.

5b. Programs that bring together older and younger retirees should be encouraged as well as social programs that bring retirees together with active members.

5c. Locals and clubs should sponsor regular trips and activities for retirees and/or include them in activities of working members. Day trips, weekend excursions, and longer vacations would provide a means for retirees to socialize and stay in touch with former co-workers.

6. Education Programs

The study findings show that for a vast majority of locals, there is no educational information or programs provided to retirees. In the few cases where formal programs have been developed, participation is high and enthusiastic.

6a. Local unions and retiree clubs should provide educational programs for retirees. A number of options are possible, from classes sponsored by the local union or retiree club to programs organized by local community colleges, four-year colleges, and universities. Locals and clubs also can explore setting up educational programs delivered by retirees or their spouses. At the very least, information on local education programs and classes for retirees should be disseminated on a regular basis.

6b. Political and legislative issues are a concern of the retirees of many of the locals in the study. This interest could be cultivated through seminars, discussion groups, and candidate forums on political and legislative issues.

6c. Retirees bring a unique personal perspective to understanding the history of their unions. The involvement of retirees in the development of histories (oral or written) of their locals and international unions could be a very effective educational program for themselves and others in the community.

7. Political and Legislative Activities

Political and legislative activities are a central focus for retirees from many of the locals studied. Retirees are considered to be a dependable resource, particularly at election times, and are viewed as a potent political force in many locals.

7a. Locals and clubs should organize retirees around political issues, especially those of concern to seniors. Locals and clubs might explore sponsoring "lobbying days" or regular trips to State capitals.

7b. Local unions and retiree clubs should consider supporting retiree participation in other senior citizen organizations to assure that organized labor's views on senior issues are heard.

8. Medical Insurance Coverage and Health Care

By far, the most often identified needs of retirees, according to those interviewed in the study, are related to affordable health care and medical insurance coverage.

8a. Unions should try to negotiate for adequate health insurance coverage for retirees, including dental and eye care benefits. Where desired, unions might negotiate with Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPO's) for large groups of retirees. This "market clout" could be used to broaden the types of coverage available.

8b. Information on Medicare and Medicaid should be provided to retirees on a regular basis, as well as general information on health, health care, and local health care programs. Special columns in retiree newsletters, written materials, and speakers can be used to get such information into the hands of retirees.

8c. Given the broad interest in health care issues, unions should routinely keep retired members apprised of legislative developments in this area and, in turn, regularly seek their help in letter writing campaigns and congressional visitation programs.

9. Community Service

While not widespread, community service by retirees can have an impact on local communities, keep retirees involved in their communities, and positively affect the image of organized labor and union retirees.

9a. Working on their own, with community services committees of central labor bodies, or with other local groups, local unions and retiree clubs should organize community service activities to be undertaken by retirees. These community service activities could include school volunteer and literacy programs, health fairs, basic repairs, food collection and distribution, information and referral, transportation, and raising money for charities.

9b. Special programs for the homebound should be developed. These might include provision of transportation so that they can get out and socialize, home visiting services where retirees go to the houses of those who are homebound, and telephone networks.

In Conclusion

The picture that emerges from this study of local union programs and services for retirees is a mosaic of great variation among retiree groups and local unions, and within international unions. It is hoped that national and international unions, local unions, retiree clubs, retiree organizations, and retirees will build on the findings. Local unions and retiree organizations, with the support of the international unions, can be a primary source of the retirement programs, activities, and services that are essential for easing the transition of union members from workers to retirees. As the ranks of union retirees continue to grow, it becomes increasingly important that attention be paid to enhancing the conditions and quality of life of union members after retirement. At the same time it is important to recognize the potential of retirees as a valuable resource for meeting the goals of organized labor and senior citizens. New directions are needed for making better use of the collective strengths of union retirees.

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APPENDIX A

AFL-CIO AD HOC COMMITTEE ON OLDER AND RETIREE UNION MEMBERS

William Winpisinger, President (Chairman)
International Association of Machinists

Owen Beiber, President
United Auto Workers

Paul Burnsky, President
Metal Trades Department

John DeConcini, President
Bakery, Confectionery and Tobacco Workers Union

Wayne Glenn, President
Paperworkers International Union

Joyce Miller, Vice President
Amalgamated Clothing and Textile Workers

John J. Barry, President
International Brotherhood of Electrical Workers

John J. Sweeney, President
Service Employees International Union

NATIONAL AND INTERNATIONAL UNIONS PARTICIPATING IN THE OLDER WORKERS AND THE LABOR MOVEMENT PROJECT

AFL-CIO

Amalgamated Clothing and Textile Workers Union (ACTWU)

American Federation of State, County and Municipal Employees (AFSCME)

Bakery, Confectionery and Tobacco Workers International Union (BCT)

Communications Workers of America (CWA)

International Association of Machinists (IAM)

International Brotherhood of Electrical Workers (IBEW)

International Union of Bricklayers and Allied Craftsmen (BAC)

International Union of Electronic, Electrical, Technical, Salaried, and Furniture Workers (IUE)

International Union of Operating Engineers (IUOE)

Service Employees International Union (SEIU)

United Automobile Workers (UAW)

United Brotherhood of Carpenters & Joiners of America (UBC)

United Food and Commercial Workers International Union (UFCW)

United Steelworkers of America (USWA)

AFL-CIO Committee on Political Education (COPE)

APPENDIX B

**INTERNATIONAL
ASSOCIATION
OF MACHINISTS
AND AEROSPACE
WORKERS**

Machinists Building
1300 Connecticut Avenue
Washington, D.C. 20036

Area Code 202
857-5200

OFFICE OF THE INTERNATIONAL PRESIDENT

GL-2 Older Workers and
Retired Members

Dear Sir and Brother:

The International Association of Machinists and Aerospace Workers is interested in our retired members. We want to know how we can serve you better. To do this we are participating in an important study of union retirees and retirement programs being conducted by the National Institute for Work and Learning for the AFL-CIO and 15 of its member unions. Your participation will help the AFL-CIO and our union develop new programs and services for union retirees and those who will be retiring in the future.

Please take the time to complete the enclosed questionnaire. By learning about the programs and services you use and those you want but are not available, we can try to serve you better in the future. By learning about your attitudes and plans we can develop new policies on your behalf. Another goal is to establish and improve retiree programs so that union retirees can continue to contribute to the union and to society after they retire.

As AFL-CIO President Lane Kirkland states in his letter to you, "we want our retirees to know that their vital contributions have not been forgotten." I feel that better serving the retirees of our union is a critical challenge. Your participation in this study can help me and the International Association of Machinists and Aerospace Workers meet this challenge.

Thank you for your participation.

Fraternally,

William W. Winpisinger
INTERNATIONAL PRESIDENT

W/bo
Enc.

A similar letter was sent by the Presidents of the other participating unions.

American Federation of Labor and Congress of Industrial Organizations

815 Sixteenth Street, N.W.
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James E. Hatfield
Vincent R. Sombrotto
Marvin J. Boede
John T. Joyce
Larry Dugan Jr
Gene Upshaw
Frederick O'Neal
Edward T. Hanley
Kenneth T. Blaylock
John DeConcini
John J. Sweeney
Barbara Hutchinson
Gerald W. McEntee
Patrick J. Campbell
Lynn R. Williams
Robert A. Georgine
Jay Mazur
Murray H. Finley
Angelo Fosco
William W. Winpisinger
Wayne E. Glenn
Frank Drozak
Richard I. Kilroy
William H. Bywater
Owen Bieber
Morton Bahr
Milan Stone
Lenore Miller

Dear Retired Brother or Sister:

Today, as the labor movement continues to work for justice, fairness, and better conditions for its members we want our retirees to know that their vital contributions over many decades have not been forgotten. We are embarking on a new effort to serve our retirees better. To do this the AFL-CIO, fifteen of its member unions, and the National Council of Senior Citizens have asked the National Institute for Work and Learning to conduct a study of union retirees and retirement programs. The information from the study will help us understand the needs, attitudes, and goals of retirees in order to determine the best ways to establish and improve union retiree programs.

We hope you will participate in the study by completing this questionnaire. We are sending the questionnaire to about 12,000 retirees whose names and addresses have been provided by their unions or the AFL-CIO. We are also interviewing 60 locals about their retirement programs and services.

If this study is to be helpful, it is important that you answer each question as thoughtfully and frankly as possible. All of your answers will be kept strictly confidential and will never be seen by the AFL-CIO, your union, or anyone who knows you. The completed questionnaire will have on it a code number, not your name. This number can be matched to your name only through a special file at the National Institute for Work and Learning. The AFL-CIO and your union will not see this file. The study is completely voluntary.

The questionnaire was prepared with the effort and cooperation of a large group of people from many organizations. We realize that the questionnaire is long, but the answers that it produces will be very important to us as we plan ahead. Please be sure to read the instructions on the questionnaire before you begin to fill it out.

I would like to take this opportunity to thank you personally for taking the time to help us in this important project.

Sincerely and fraternally,

Lane Kirkland
President

SURVEY OF UNION RETIREES

All of your answers will be kept strictly confidential.

Read these instructions before you start.

INSTRUCTIONS

1. Answer all questions by marking one of the answer spaces. If you don't always find an answer that fits exactly, use the one that comes closest. If any question does not apply to you, or you are not sure of what it means, leave it blank.

2. Your answers will be read by an optical mark reader machine.

   - Use only a soft black-lead pencil (No. 2 is best).
   - Make heavy black marks that fill the ovals.

     These markings will work: ● ● ●

     These markings will not work: ⊗ ✓ ⊙

   - Erase cleanly any answers you wish to change.
   - If you want to add a comment about any question, please use the back page of this booklet.
   - Some questions require numbers for your responses. Please follow the directions for those carefully. An example is provided with question 1.

3. Read each question carefully before you answer. It is important that you follow the directions for responding such as:
   (Mark only one) (Mark yes or no) (Mark one on each line) (Mark all that apply)

4. After completing the questionnaire, please mail it in the enclosed addressed, stamped envelope.

The following questions ask about you and your background.

1. How old were you on your last birthday?

Example
Years old

7	0
⓪	●
①	①
②	②
③	③
④	④
⑤	⑤
⑥	⑥
●	⑦
⑧	⑧
⑨	⑨

Write the number in the boxes →

Then, mark the matching oval below each box →

Years old

⓪	⓪
①	①
②	②
③	③
④	④
⑤	⑤
⑥	⑥
⑦	⑦
⑧	⑧
⑨	⑨

2. What is your sex?
   - ○ Female
   - ○ Male

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3. What is your present marital status?
   - ○ Single, never married
   - ○ Married
   - ○ Separated or divorced
   - ○ Widowed

4. How do you describe yourself? (Mark only one)
   - ○ American Indian
   - ○ Black or Afro-American
   - ○ Mexican American or Chicano
   - ○ Oriental or Asian American
   - ○ Puerto Rican or Latin American
   - ○ White or Caucasian
   - ○ Other

5. Which of the following people live in the same household with you? (Mark all that apply)
   - ○ Father/mother
   - ○ Brother(s)/sister(s)
   - ○ My husband/wife
   - ○ My child(ren)
   - ○ Other relative(s)
   - ○ Non-relative(s)
   - ○ No one—I live alone

REMEMBER TO FILL IN THE OVALS COMPLETELY

6. What is the highest grade in school you have completed?

○ Less than 9th Grade
○ 9th Grade
○ 10th Grade
○ 11th Grade
○ 12th Grade
○ One year of college
○ Two years of college
○ Three years of college
○ Four years of college
○ Five or more years of college

7. How would you describe the place where you live most of the year?

○ A house I own
○ A house I rent
○ An apartment I own
○ An apartment I rent
○ A mobile home I own
○ A mobile home I rent
○ A rooming house, boarding house, or hotel
○ A senior citizens home
○ A nursing home or other institution
○ A house or apartment of a relative or friend for which I do not pay rent

8. Which of the following best describes the location of the place where you live most of the year?

○ Rural or farm community
○ Small town or village (less than 50,000 people)
○ Medium-sized city (50,000 - 250,000 people) or its suburbs
○ Fairly large city (250,000 - 500,000 people) or its suburbs
○ Very large city (over 500,000 people) or its suburbs

9. What is the 5 digit postal zip code of the place where you live most of the year?

Write the number in the boxes →

Then, mark the matching oval below each box →

⓪	⓪	⓪	⓪	⓪
①	①	①	①	①
②	②	②	②	②
③	③	③	③	③
④	④	④	④	④
⑤	⑤	⑤	⑤	⑤
⑥	⑥	⑥	⑥	⑥
⑦	⑦	⑦	⑦	⑦
⑧	⑧	⑧	⑧	⑧
⑨	⑨	⑨	⑨	⑨

10. Have you moved since retiring?

○ Yes
○ No (if you mark No, go to question 12)

11. Which of the following were reasons for your moving? (Mark yes or no for each reason)

	Yes	No
To be in a warmer climate	○	○
To be near other retirees	○	○
To be in a retirement community	○	○
To be in a place with a lower cost of living	○	○
To be close to my family	○	○
To be in a place with better services for retirees	○	○
To be in a safer place	○	○
To be in a smaller house or apartment	○	○
To reduce my housing costs	○	○

The next questions ask about the occupation you held when you retired and the union to which you belonged at that time. These questions do not relate to any job you may have now, or any job you have had since retirement.

12. Which best describes the occupation you held when you retired? (Mark only one)

○ Professional or technical worker (for example: draftsperson, electronic technician, accountant, stationary engineer, nurse)
○ Manager or administrator (for example: supervisor, buyer)
○ Sales worker (for example: retail clerk, service representative, insurance agent)
○ Clerical worker (for example: data processor, bookkeeper, secretary, telephone operator, shipping clerk)
○ Construction worker (for example: mason, electrician, crane operator, carpenter, line installer)
○ Production worker (for example: assembler, weaver, meat cutter, food processor, parts inspector, machine operator, printer)
○ Transport worker (for example: truck driver, bus driver, subway conductor)
○ Personal service worker (for example: food server, nurses aide, housekeeper)
○ Commercial service worker (for example: janitor, security guard, elevator operator)
○ Skilled maintenance worker (for example: maintenance electrician, machine repairer, loom fixer)
○ Laborer (for example: track worker/repairer, construction laborer, materials handler)
○ Union representative or agent
○ Other

13. How long were you employed in this occupation?

Write the number in the boxes

Then, mark the matching oval below each box

Years	
⓪	⓪
①	①
②	②
③	③
④	④
⑤	⑤
⑥	⑥
⑦	⑦
⑧	⑧
⑨	⑨

14. Which best describes the type of employer you worked for when you retired? (Mark only one)

○ Professional (for example: education, medical, legal)
○ Government (federal, state, local, military, postal service)
○ Finance, insurance, real estate
○ Retail trade (for example: clothing stores, food stores)
○ Wholesale trade (for example: clothing, food, hardware)
○ Business and repair services (for example: advertising, automobile repair)
○ Communications (for example: telephone, radio, television)
○ Utilities (for example: electric, gas, water)
○ Manufacturing (for example: machinery, steel, cars, food, clothing)
○ Mining
○ Construction
○ Transportation (for example: trucking, taxi, railroad, airline, maritime)
○ Personal services (for example: laundry, beauty parlor, eating places)
○ Other

15. Since retiring, how much have you missed each of the following about the job? (Mark one on each line)

	Miss A Lot	Miss A Little	Don't Miss At All
The people I worked with	○	○	○
The feeling of being useful	○	○	○
The respect of others	○	○	○
The things happening around me	○	○	○
The work itself	○	○	○
The money brought in	○	○	○
Having a fixed schedule every day	○	○	○
Having somewhere to go every day	○	○	○
The responsibilities	○	○	○

16. What is the name of the union you belonged to when you retired? If the union you belonged to changed names or merged with another union, mark the one it is now affiliated with. (Mark only one)

○ ACTWU—Amalgamated Clothing and Textile Workers Union
○ AFSCME—American Federation of State, County and Municipal Employees
○ BAC—International Union of Bricklayers and Allied Craftsmen
○ BCT—Bakery, Confectionery and Tobacco Workers International Union
○ CWA—Communications Workers of America
○ IAM—International Association of Machinists
○ IBEW—International Brotherhood of Electrical Workers
○ IUE—International Union of Electronic, Electrical, Technical, Salaried, and Furniture Workers
○ IUOE—International Union of Operating Engineers
○ SEIU—Service Employees International Union
○ UAW
○ UBC—United Brotherhood of Carpenters & Joiners of America
○ UFCW—United Food and Commercial Workers International Union
○ USWA—United Steelworkers of America
○ Other
(Please specify) ______________________

17. How long were you a member of the union before you retired?

Write the number in the boxes

Then, mark the matching oval below each box

Years	
⓪	⓪
①	①
②	②
③	③
④	④
⑤	⑤
⑥	⑥
⑦	⑦
⑧	⑧
⑨	⑨

18. Are you currently a member, associate member, retiree member of the union? (Mark only one)

○ Member
○ Associate Member
○ Retiree Member
○ Not a Member

REMEMBER TO FILL IN THE OVALS COMPLETELY

19. Before you retired, how would you describe your participation in your union?

- ○ Very active
- ○ Somewhat active
- ○ Not active

20. In what year did you retire?

Write the number in the boxes →

Then, mark the matching oval below each box →

Year			
1	9		
0	0	0	0
●	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	●	9	9

21. Which of the following were reasons for your retirement? (Mark yes or no for each reason)

	Yes	No
I wanted to retire	○	○
My spouse wanted me to retire	○	○
My spouse was retiring	○	○
My job was too demanding	○	○
I disliked my job	○	○
I was offered financial incentives to retire	○	○
I had a job-related disability	○	○
I had a disability not related to my job	○	○
I reached mandatory retirement age	○	○
My plant/shop/business closed or relocated	○	○
My job was eliminated	○	○
My general health was poor	○	○
I wanted time to pursue hobbies or other interests	○	○

22. How much did you do each of the following to prepare for your retirement? (Mark one for each activity)

	A Lot	A Little	Not At All
Built up savings	○	○	○
Participated in an IRA plan	○	○	○
Learned about pension benefits	○	○	○
Learned about Social Security benefits	○	○	○
Learned about retirement health insurance options	○	○	○
Developed hobbies and other leisure interests	○	○	○
Considered different housing locations or arrangements	○	○	○
Discussed retirement with others	○	○	○
Attended union pre-retirement programs	○	○	○
Attended employer pre-retirement programs	○	○	○
Attended pre-retirement programs of other organizations	○	○	○

23. How do you feel about retiring when you did?

- ○ I retired too early
- ○ I retired at the right time
- ○ I retired too late

The next questions ask about your financial situation. If you are married please answer for both you and your spouse together.

24. What was your approximate total income from all sources before taxes in 1986? (Mark only one and remember, if you are married answer for both you and your spouse)

- ○ Under $ 5,000
- ○ $ 5,000 - $ 7,499
- ○ $ 7,500 - $ 9,999
- ○ $10,000 - $14,999
- ○ $15,000 - $19,999
- ○ $20,000 - $29,999
- ○ $30,000 - $39,999
- ○ Over $39,999

25. What percent of your income in 1986 came from the following sources? (Mark one for each source)

	None	Under 25%	25%-49%	50%-74%	75% or More
Social Security retirement benefits	○	○	○	○	○
Other public or private pensions	○	○	○	○	○
Employment (wages, salary, or business)	○	○	○	○	○
Savings accounts	○	○	○	○	○
Income from assets (interest and dividends, rents, annuities, life insurance)	○	○	○	○	○
Veteran's benefits	○	○	○	○	○
Disability payments (veteran's disability benefits, workmen's compensation, Social Security, private insurance)	○	○	○	○	○
Supplementary Security Income–SSI (Old age assistance, aid to the disabled)	○	○	○	○	○
Welfare, including food stamps	○	○	○	○	○
Contributions from relatives or others	○	○	○	○	○

26. During a typical month, how much of your income goes to each of the following? (Mark one for each category)

	None	Under $50	$50-$149	$150-$249	$250-$349	Over $349
Housing	○	○	○	○	○	○
Utilities	○	○	○	○	○	○
Food and household purchases	○	○	○	○	○	○
Transportation (car payments, insurance, gas, maintenance, bus, train, plane)	○	○	○	○	○	○
Health care	○	○	○	○	○	○
Health insurance	○	○	○	○	○	○
Repayment of loans (not mortgage)	○	○	○	○	○	○
Savings	○	○	○	○	○	○
Entertainment	○	○	○	○	○	○
Support for children	○	○	○	○	○	○
Support for parents	○	○	○	○	○	○
Other	○	○	○	○	○	○

27. Do you currently receive, or will you be eligible to receive, a pension in addition to Social Security?

○ Yes, currently receive
○ Yes, will be eligible in the future
○ No, not eligible (if you mark No, go to question 31)

28. Do you receive or are you eligible for more than one pension in addition to Social Security?

○ Yes
○ No

29. When you retired how well did you understand the pension benefits you would receive?

○ Very well
○ A little
○ Not at all

30. What are the characteristics of the pension you are or will be receiving through the union you belonged to when you retired? (Mark one for each characteristic)

	Yes	No	Don't Know
My pension is provided by my former public sector employer and was initiated legislatively by my union	○	○	○
My pension is provided by my former employer and was negotiated by my union	○	○	○
My pension is provided directly by my union	○	○	○
I contributed directly to my pension when I worked	○	○	○
I get regular cost of living adjustments to my pension	○	○	○
I get periodic adjustments to my pension	○	○	○

31. Considering income and expenses, how well are you living now compared to before you retired?

○ Much better
○ Better
○ About the same
○ Worse
○ Much worse

32. How satisfied are you with your current financial situation?

○ Very satisfied
○ Somewhat satisfied
○ Mixed feelings
○ Somewhat dissatisfied
○ Very dissatisfied

33. How secure are you about your future financial situation?

○ Very secure
○ Somewhat secure
○ Mixed feelings
○ Somewhat insecure
○ Very insecure

REMEMBER TO FILL IN THE OVALS COMPLETELY

The next questions ask about your current health care and health status.

34. Are you covered by the following health insurance plans or programs? (Mark yes or no for each plan or program)

	Yes	No
Employer health plan	○	○
Union health plan	○	○
Joint employer-union health plan	○	○
Spouse's employer or union health plan	○	○
Insurance plan paid for by myself or other individual	○	○
Medicare	○	○
Medicaid	○	○

35. How much does your present health insurance from all sources (including Medicare and Medicaid) cover for each of the following? (Mark one for each category)

	Insurance Pays:			
	Full Cost	Partial Cost	Nothing	Don't Know
Doctors' visits	○	○	○	○
Prescribed drugs or equipment	○	○	○	○
Dental care	○	○	○	○
Eye examinations	○	○	○	○
Eye glasses	○	○	○	○
Hospitalization	○	○	○	○
Home health care such as visiting nurses	○	○	○	○
Long-term health care such as nursing homes	○	○	○	○
Hospice care	○	○	○	○

36. Where do you receive most of your health care? (Mark only one)

○ Private doctor's office
○ Group health or health maintenance organization (HMO)
○ Hospital emergency room
○ Hospital outpatient clinic
○ Community-sponsored clinic or public health program
○ Union-affiliated clinic or health program
○ At home from a home health worker

37. In general, how would you describe your current health status?

○ Excellent
○ Good
○ Fair
○ Poor
○ Very poor

38. Which of the following conditions do you currently have, and which have required hospitalization since you retired?

Which do you currently have? (Mark all that apply)		Which have required hospitalization since retirement? (Mark all that apply)
○	High blood pressure	○
○	Lung trouble	○
○	Cancer	○
○	Heart trouble	○
○	Stroke	○
○	Kidney or bladder trouble	○
○	Prostate trouble	○
○	Arthritis or rheumatism	○
○	Mental or emotional disorders	○
○	Diabetes	○
○	Stomach or digestive disorders	○
○	Physical injury from an accident	○
○	Alcohol or drug problem	○
○	Trouble with your hearing	○
○	Trouble with your sight	○
○	Orthopedic problems	○

Be sure to answer both sides

39. How many times did you see a doctor in 1986?

Write the number in the boxes

Then, mark the matching oval below each box

Times		
⓪	⓪	⓪
①	①	①
②	②	②
③	③	③
④	④	④
⑤	⑤	⑤
⑥	⑥	⑥
⑦	⑦	⑦
⑧	⑧	⑧
⑨	⑨	⑨

40. During 1986, about how many days were you so sick that you had to give up some of your usual activities?

Write the number in the boxes

Then, mark the matching oval below each box

Days		
⓪	⓪	⓪
①	①	①
②	②	②
③	③	③
④	④	④
⑤	⑤	⑤
⑥	⑥	⑥
⑦	⑦	⑦
⑧	⑧	⑧
⑨	⑨	⑨

Use Soft Lead Pencil Only

41. **How many days were you hospitalized in 1986?**

Write the number in the boxes

Then, mark the matching oval below each box

Days		
⓪	⓪	⓪
①	①	①
②	②	②
③	③	③
④	④	④
⑤	⑤	⑤
⑥	⑥	⑥
⑦	⑦	⑦
⑧	⑧	⑧
⑨	⑨	⑨

42. **In 1986, did you not see a doctor when you thought you should have for the following reasons? (Mark yes or no for each reason)**

	Yes	No
Always saw a doctor when I had to	○	○
Too expensive	○	○
No transportation	○	○
Didn't have a companion to assist me	○	○
Afraid to see doctor	○	○

43. **In general, how do you rate the care you received in hospitals?**

○ Excellent
○ Good
○ Fair
○ Poor
○ Have not been hospitalized recently

44. **How easily can you do each of the following activities? (Mark one for each activity)**

	Can Do Easily	Can Do With Some Difficulty	Cannot Do
Dressing	○	○	○
Bathing	○	○	○
Preparing meals	○	○	○
Going grocery shopping	○	○	○
Cleaning the house	○	○	○
Walking 2-3 blocks	○	○	○
Climbing one flight of stairs	○	○	○
Reading a book or newspaper	○	○	○
Hearing over the telephone	○	○	○
Driving a car	○	○	○
Riding a bus	○	○	○
Lifting 10 pounds	○	○	○

The next questions ask about participation in activities and your opinions since you retired.

45. **Do you think that pre-retirement planning is important?**

○ Yes
○ No

46. **How important is each of the following topics for a pre-retirement planning program? (Mark one for each topic)**

	Very Important	Important	Not Important
Making retirement challenging and interesting	○	○	○
Preparing a Will	○	○	○
Financial planning	○	○	○
Understanding and using pension and Social Security benefits	○	○	○
Understanding and using community services	○	○	○
Understanding and using health insurance, Medicare, and Medicaid	○	○	○
Health care, physical fitness, and nutrition	○	○	○
Housing needs and options	○	○	○
Adjusting emotionally	○	○	○
Maintaining good relationships with your spouse	○	○	○

47. **How much time do you spend on the following during a typical week when you are home and not away somewhere? (Mark one for each activity)**

	A Lot of Time	A Little Time	No Time At All
Socializing with friends or relatives	○	○	○
Attending church/temple or doing church/temple work	○	○	○
Doing volunteer work	○	○	○
Working at a paid job	○	○	○
Active physical exercise (walking, jogging, gardening, swimming, etc.)	○	○	○
Watching TV or listening to radio	○	○	○
Reading	○	○	○
Going to the movies	○	○	○
Attending concerts, plays, visiting museums, or other cultural activities	○	○	○
Attending classes to learn new skills or increase knowledge	○	○	○
Hobbies (music, stamp collecting, etc.)	○	○	○
Doing housework	○	○	○
Cooking and preparing meals	○	○	○
Shopping for groceries and other items	○	○	○
Taking care of grandchildren	○	○	○
Taking care of others	○	○	○

REMEMBER TO FILL IN THE OVALS COMPLETELY

48. Which of the following best describes your present work activity? (Mark all that apply)

- ○ Full-time work for pay
- ○ Regularly scheduled part-time work for pay
- ○ Temporary work for pay
- ○ Full-time volunteer work
- ○ Part-time or temporary volunteer work
- ○ Don't work at a paying job but would like to
- ○ Don't work at a volunteer job but would like to
- ○ Don't work at any paying or nonpaying job and don't want to (if you mark this go to question 51)

49. How important are the following reasons for your working now or wanting to work? (Mark one for each reason)

	Very Important	Important	Not Important
Need more money for necessary expenses	○	○	○
Want the money for some extras or luxuries	○	○	○
To become eligible for or to increase Social Security benefits	○	○	○
To earn a pension	○	○	○
The enjoyment of being with others	○	○	○
The stimulation or pleasure of the work itself	○	○	○
The feeling of making a contribution and being useful	○	○	○
A way to spend time and keep busy	○	○	○

50. If you are working or would like to work, what schedule would you prefer? (Mark all that apply)

- ○ Full-time
- ○ Less than 8 hours per day
- ○ Less than 5 days per week
- ○ Less than 12 months a year

51. Have you looked for a paid job in the past year?

- ○ Yes
- ○ No (if you mark No, go to question 53)

52. Which methods did you use to look for a paid job? (Mark all that apply)

- ○ Want ads
- ○ U.S. Employment Service
- ○ Private employment agencies
- ○ Through my union
- ○ Through a retiree club or organization
- ○ Through a seniors' organization
- ○ Through friends
- ○ Other

53. Did you face any of the following obstacles in seeking paid employment? (Mark yes or no for each obstacle)

	Yes	No
Age discrimination	○	○
Sex discrimination	○	○
Race discrimination	○	○
Lack of suitable work opportunities	○	○
Lack of suitable skills	○	○
Low pay	○	○
Unsuitable hours	○	○
Unsuitable working conditions	○	○
Inadequate transportation	○	○

Use Soft Lead Pencil Only

54. **What programs and services are available for senior citizens in your community and which would you like to be available?**

What services are available in your community? (Mark one for each service)				If not available, what services would you like to be available? (Mark yes or no for each service)	
Yes	No	Don't Know		Yes	No
○	○	○	Home health service	○	○
○	○	○	"Meals on wheels" (or other meal delivery services)	○	○
○	○	○	Personal homemaker services	○	○
○	○	○	Counseling	○	○
○	○	○	Financial counseling	○	○
○	○	○	Preparation of tax returns	○	○
○	○	○	Legal services	○	○
○	○	○	Senior centers	○	○
○	○	○	Volunteer placement service to help you get a volunteer job	○	○
○	○	○	Job placement services for paid job	○	○
○	○	○	Educational programs and counseling	○	○
○	○	○	Recreational activities	○	○
○	○	○	Cultural activities	○	○
○	○	○	Transportation services for "senior citizens" (vans, cars, or buses to help you get places)	○	○
○	○	○	Reduced fares on public transportation	○	○
○	○	○	Discounts provided by local merchants	○	○
○	○	○	Programs with people of different ages	○	○

Be sure to answer both sides

55. **What programs and services for senior citizens have you used? (Mark yes or no for each service)**

	Yes	No
Home health service	○	○
"Meals on wheels" (or other meal delivery services)	○	○
Personal homemaker services	○	○
Counseling	○	○
Financial counseling	○	○
Preparation of tax returns	○	○
Legal services	○	○
Senior centers	○	○
Volunteer placement service to help you get a volunteer job	○	○
Job placement services for paid job	○	○
Educational programs and counseling	○	○
Recreational activities	○	○
Cultural activities	○	○
Transportation services for "senior citizens" (vans, cars, or buses to help you get places)	○	○
Reduced fares on public transportation	○	○
Discounts provided by local merchants	○	○
Programs with people of different ages	○	○

REMEMBER TO FILL IN THE OVALS COMPLETELY

56. What services does your union provide to retirees and what services would you like your union to provide or to provide better?

What services does your union provide to retirees? (Mark one for each service)				What services would you like your union to provide or to provide better to retirees? (Mark yes or no for each service)	
Yes	No	Don't Know		Yes	No
○	○	○	pre-retirement planning programs	○	○
○	○	○	retirement counseling and programs	○	○
○	○	○	personal/family counseling	○	○
○	○	○	job counseling and placement services	○	○
○	○	○	educational counseling and programs	○	○
○	○	○	educational financial aid	○	○
○	○	○	general medical insurance	○	○
○	○	○	eye care insurance	○	○
○	○	○	dental insurance	○	○
○	○	○	medical clinic/facilities	○	○
○	○	○	prescription drugs	○	○
○	○	○	nursing homes or home health care	○	○
○	○	○	life insurance	○	○
○	○	○	legal services	○	○
○	○	○	preparation of tax returns	○	○
○	○	○	credit unions	○	○
○	○	○	credit card services	○	○
○	○	○	union newsletter or magazine	○	○
○	○	○	updates on political issues and candidates	○	○
○	○	○	assistance organizing retiree clubs or groups	○	○
○	○	○	social activities for retirees and spouses	○	○
○	○	○	travel services/tours	○	○
○	○	○	opportunities for volunteer service	○	○
○	○	○	subsidized housing for retirees	○	○

Be sure to answer both sides

57. Have you participated in an education course or program since retiring?

○ Yes
○ No (if you mark No, go to question 59)

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58. Why have you participated in an education course or program since retiring?
(Mark yes or no for each reason)

	Yes	No
To improve my ability to read, write, speak, or do math	○	○
To get a high school or GED degree	○	○
To get a college degree	○	○
For general knowledge	○	○
To meet new people	○	○
To become a more well-rounded person	○	○
To learn skills for hobbies	○	○
To learn skills for a new job	○	○
To improve family life	○	○
To better understand community and political issues	○	○
For leisure time pursuits	○	○
To help plan retirement	○	○

59. Would you like to participate in an education course or program for the following reasons?
(Mark yes or no for each reason)

	Yes	No
To improve my ability to read, write, speak, or do math	○	○
To get a high school or GED degree	○	○
To get a college degree	○	○
For general knowledge	○	○
To meet new people	○	○
To become a more well-rounded person	○	○
To learn skills for hobbies	○	○
To learn skills for a new job	○	○
To improve family life	○	○
To better understand community and political issues	○	○
For leisure time pursuits	○	○
To help plan retirement	○	○

60. How active are you in the following organizations or groups?
(Mark one for each group)

	Not A Member	Very Active	Somewhat Active	Not Active
Union	○	○	○	○
National Council of Senior Citizens	○	○	○	○
Union retiree club	○	○	○	○
American Association of Retired Persons	○	○	○	○
Political organization	○	○	○	○
Community senior citizens group	○	○	○	○
Religious organization	○	○	○	○
Travel club	○	○	○	○
Community service group	○	○	○	○
Hobby club (bridge, music, sports, etc.)	○	○	○	○
Veterans' group	○	○	○	○
Fraternal organization	○	○	○	○

REMEMBER TO FILL IN THE OVALS COMPLETELY

61. Overall, how much do you feel you matter (feel you are important or make a difference) to each of the following? (Mark one on each line)

	A Lot	A Little	Not At All	Not Applicable
Your spouse	○	○	○	○
Your children	○	○	○	○
Your grandchildren	○	○	○	○
Other family members	○	○	○	○
Your friends	○	○	○	○
Your union	○	○	○	○
Your former employer	○	○	○	○
Young people (under 18)	○	○	○	○
Adults younger than you	○	○	○	○
People your own age	○	○	○	○
The people and organizations providing health care services	○	○	○	○
The businesses and stores in your community	○	○	○	○
The local and state government	○	○	○	○
The federal government	○	○	○	○
Society in general	○	○	○	○

62. How much do you agree or disagree with each of the following? (Mark one on each line)

	Agree	Disagree
In general, before retiring I was satisfied with my life	○	○
I looked forward to retirement	○	○
I didn't know what to expect in retirement	○	○
I feel good about myself	○	○
As I grow older, things seem better than I thought they would be	○	○
My union does a good job for its retirees	○	○
I feel I don't have much to be proud of	○	○
I have made plans for things I'll be doing a month or a year from now	○	○
I would be willing to help active members of my union prepare for retirement	○	○
I need to do some fresh thinking about the years ahead	○	○
I feel useless at times	○	○
In general, since retiring I am satisfied with my life	○	○

---

63. During retirement, have the following been a problem for you? (Mark yes or no for each problem)

	Yes	No
Having enough to do	○	○
Maintaining an active social life	○	○
The state of spouse's/partner's health	○	○
Being lonely	○	○
Getting along well with spouse or partner	○	○
Being able to go where I want when I want	○	○
Housing	○	○
Fear of crime	○	○
Cost of energy such as heating oil, gas, and electricity	○	○

64. Which three of the following issues most concern you as a retiree? (Mark only three)

- ○ Housing
- ○ Personal health
- ○ Long term health care
- ○ Other health care
- ○ Money and finances
- ○ Loneliness
- ○ Making retirement interesting and challenging
- ○ Services and programs for retirees
- ○ Transportation
- ○ Crime
- ○ Being dependent on others

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The next questions ask about your political interests and participation.

65. Are you currently registered to vote?

○ Yes
○ No

66. How would you describe your political preference?

○ Strongly Republican
○ Mildly Republican
○ Mildly Democrat
○ Strongly Democrat
○ Independent
○ Other
○ No preference

67. How important to you personally is each of the following issues related to the elderly? (Mark one for each issue)

	Very Important	Important	Not Important
Increasing Social Security benefits	○	○	○
Increasing Supplemental Security Income	○	○	○
Equalizing Social Security for women	○	○	○
Eliminating deductions of Social Security from pensions	○	○	○
Covering all health care services by Medicare	○	○	○
Making Medicaid available to all elderly poor	○	○	○
Enacting a comprehensive National Health Plan	○	○	○
Providing low-cost long-term health care	○	○	○
Improving housing for the elderly	○	○	○
Improving transportation services for the elderly	○	○	○
Increasing employment opportunities for the elderly	○	○	○
Reducing tax burdens of the elderly	○	○	○
Containing hospital costs for the elderly	○	○	○
Containing doctor costs of the elderly	○	○	○
Covering costs of catastrophic illness for the elderly	○	○	○

68. How concerned are you about each of the following issues? (Mark one for each issue)

	A Lot	A Little	Not At All
National Health Insurance	○	○	○
The homeless	○	○	○
Childcare	○	○	○
The environment	○	○	○
SDI—Strategic Defense Initiative ("Star Wars")	○	○	○
Nuclear proliferation	○	○	○
World peace	○	○	○
Civil rights	○	○	○
Apartheid	○	○	○
World hunger	○	○	○
Gun control	○	○	○
Drug abuse	○	○	○
Illiteracy	○	○	○
Youth unemployment	○	○	○
American competitiveness	○	○	○
Teen-age pregnancy	○	○	○
AIDS	○	○	○
Air travel safety	○	○	○

69. Since 1984, have you made a financial contribution for political or legislative purposes to any of the following? (Mark yes or no on each line)

	Yes	No
International Union	○	○
Local Union	○	○
Political party	○	○
National political candidate	○	○
State or local political candidate	○	○
PAC-Political Action Committee (other than union)	○	○
Retiree or seniors' organization	○	○
Other organization	○	○

70. During the 1986 election, how were you contacted by your union about the election? (Mark yes or no for each method)

	Yes	No
By telephone	○	○
By mail	○	○
Personally	○	○
At a meeting	○	○

71. In general, do you feel that you have adequate information on critical legislative and political issues of concern to the elderly, such as social security and pensions, health care and health insurance, or tax issues?

○ Yes
○ No

REMEMBER TO FILL IN THE OVALS COMPLETELY

72. Where do you get information on critical legislative and political issues of concern to the elderly that encourages you to act? (Mark one for each source of information)

	Often	Sometimes	Never
Newspapers	○	○	○
Magazines	○	○	○
Television	○	○	○
Radio	○	○	○
Meetings or forums	○	○	○
Union newspapers	○	○	○
Union mailings	○	○	○
Clergy	○	○	○
Retiree club	○	○	○
National Council of Senior Citizens	○	○	○
American Association of Retired Persons	○	○	○
Other retiree or seniors' groups	○	○	○
Political candidates	○	○	○
Political organizations	○	○	○
Other organizations	○	○	○

73. Since retiring, have you participated in any of the following activities to influence critical legislative or political issues of concern to the elderly? (Mark one for each activity)

	Often	Sometimes	Never
Letter writing	○	○	○
Telephoning	○	○	○
Signing petitions	○	○	○
Getting others to sign petitions	○	○	○
Voter registration drives	○	○	○
Get-out-the-vote drives	○	○	○
Lobbying at the state level	○	○	○
Lobbying at the federal level	○	○	○
Attending a demonstration	○	○	○
Attending forums or meetings	○	○	○
Attending state level hearings	○	○	○
Testifying at state level hearings	○	○	○
Attending federal level hearings	○	○	○
Testifying at federal level hearings	○	○	○

74. What would make you get involved in activities to influence critical issues of concern to the elderly? (Mark one on each line)

	Yes	No	Don't Know
Better information on issues	○	○	○
Information on organized activities such as letter writing campaigns, lobbying, or demonstrations	○	○	○
Being recruited or encouraged by my union	○	○	○
Being recruited or encouraged by my union retiree club	○	○	○
Being recruited or encouraged by a retiree or seniors group	○	○	○
Being recruited or encouraged by a political candidate	○	○	○
Being recruited or encouraged by another organization	○	○	○

75. How does an organized labor or union endorsement usually make you feel about a candidate?

○ Much more favorable
○ Somewhat more favorable
○ Has little effect
○ Somewhat less favorable
○ Much less favorable

76. How did you vote in the 1986 election for House of Representatives?

○ Democrat
○ Republican
○ Other
○ Did not vote

77. For whom did you vote in the 1984 Presidential election?

○ Ronald Reagan
○ Walter Mondale
○ Other
○ Did not vote

Use the space below for any comments or thoughts on issues of concern to you.

Thank you for your time and participation.

Be sure to return the completed questionnaire in the envelope provided, addressed to:

AFL-CIO
Study of Union Retirees
c/o Questar Data Systems, Inc.
2905 West Service Road
Eagan, MN 55121

11219

⓪	①	②	③	④	⑤	⑥	⑦	⑧	⑨
⓪	①	②	③	④	⑤	⑥	⑦	⑧	⑨
⓪	①	②	③	④	⑤	⑥	⑦	⑧	⑨
⓪	①	②	③	④	⑤	⑥	⑦	⑧	⑨
⓪	①	②	③	④	⑤	⑥	⑦	⑧	⑨

FOR OFFICE

USE ONLY

APPENDIX C

TELEPHONE PROTOCOL FOR STUDY OF AFFILIATE PROGRAMS

Mr./Ms. ____________, my name is ________________. I'm calling from the National Institute for Work and Learning in Washington, DC. You have probably heard from Mr./Ms. ______________ of the ______________________________ international union that we are conducting a study of a sample of about 12,000 retirees from 14 international unions affiliated with the AFL-CIO, and of local union retiree programs.

Your local has been selected as one of _____ local affiliates from your international union to be called for information about programs in your community for retired union members. We would appreciate your taking about 30 minutes to answer some questions about retiree programs, who sponsors them, who participates, and the relationship of the retirees to your local and to the international union.

There are no right or wrong answers. We want to understand what services are being provided, what your retired members want and use, and what the best practices are so that they can be shared with other locals. All information will be kept strictly confidential and will not be identified specifically with your local. Approximately 60 locals nationwide are being contacted for information initially. Case studies will then be conducted through site visits to five communities for more detailed information.

Do you have any questions before I begin my questions?

TELEPHONE SURVEY OF AFFILIATES

COVER SHEET

International Union ____

Project Liaison, title ____

Local # __________ Employer affiliation __________________________

Major type of occupation of members ______________________________

Contact Person, Local Union ________________________ Title __________

Address ____

______________________________ Phone ____________________

Contact Person, Retiree Organization ____________________ Title ________

Name of Organizaton ____

Address ____

_________________________________ Phone ____________________

First, I want to ask questions about your active and retired members and your local.

I. RE LOCAL UNION

A. What is the size of your local union excluding retirees?____

B. What is the total number of retirees? _____

		YES	NO
1.	Do you have a list with current addresses?	__	__
2.	How often do you update the list? __________per_______		
3.	Approximately how many are in the area? _____		
4.	Do you keep in touch with those who have moved out of the area?	__	__
C.	Do retirees pay dues-to the local union?	__	__
	-to the International directly?	__	__
1.	Do you have a checkoff from a pension plan for local dues? (not for retiree club dues)	__	__
2.	How much are retiree dues? _____		
3.	How much are dues of active members? _____		

D. Do retirees have a voice and can they vote on the following?

		VOICE	VOTE
1.	local union elections	___	___
2.	collective bargaining on issues such as health and pension benefits?	___	___
3.	strike votes	___	___
4.	political endorsements	___	___
5.	other issues such as support for United Way, specify	___	___

____

____

		Yes	No
6.	Are retirees welcome at local union meetings?	___	___
	Can they speak up on issues of interest to them?	___	___
7.	Does local provide financial support to retiree activities?	___	___

	Yes	No
E. Does your local constitution or by-laws have any language about retirees?	___	___

Explain ____

The next questions relate to your retiree club if you have one.

II. RETIREE CLUBS

A. Background

YES NO

1. Do you have a local or regional Retiree Club affiliated with your local? ___ ___

2. If NO are you considering establishing one? ___ ___

3. If YES, what is its NAME ______________________________

What is the address of its office, if any?

____

What is the name and title of a contact person for the Club?

____

When was it established? Date __________________

Is it chartered by - the International? ___ ___

- by local affiliate? ___ ___

How many members does the club have? _____

B. Structure of Club

1. Is the Club formally organized with by-laws, a constitution, and elected officers? ___ ___

2. Is there an Executive Board or Executive Committee? ___ ___

If yes, how often does it meet?__________?

How many people are on it? _______________

Are they elected? ___ ___

How long do they serve?___________

3. Does the club hold regular meetings? ___ ___

4. (if yes) How often does it meet? ________________

5. How many people usually attend? _________________

6. Where are meetings (not other activities) held? ___________________

____

7. What is the usual program?____

____

8. Who arranges the program?____

9. What Standing Committees have been established which meet regularly?

		YES	NO
a.	membership	__	__
b.	program	__	__
c.	publicity	__	__
d.	social	__	__
e.	sick and visitation	__	__
f.	legislative and political	__	__
g.	health service	__	__
h.	employment	__	__
i.	education	__	__
j.	community service	__	__
k.	travel	__	__
l.	other (specify) ______________________________		

10. Do members pay dues? __ __

11. (if yes) How much are dues? ___________

What percent is for the international? ________%
for regional (district) organizations? ________%

Who distributes the dues?___________________________________

C. What is the relation of the Club to International union?

	Yes	No
Does it elect delegates to conventions?	___	___
1. If yes, do delegates have vote in elections?	___	___
in policy?	___	___
2. Does your International have a Retiree Advisory Board	___	___
If yes, Does Club elect delegate to it?	___	___
If no, is it forming one?	___	___
3. What assistance do you receive from the International?		
speakers	___	___
publications with articles of interest to retirees	___	___
financial support	___	___

other (specify)____

D. Is Club related to other union or non-union sponsored organizations or retiree clubs in area, such as a Central Labor Council or NCSC?	___	___

1. If yes, which organizations, how does it interact? ____________________

____

III. PROGRAMS AND SERVICES AVAILABLE TO RETIREES THROUGH THE INTERNATIONAL, LOCAL OR ITS RETIREE CLUB

We want to know what programs and services are available for your retired members?

For each activity or service, we would like to know:

1. who uses it in addition to union members;
2. how many people;
3. where the activity takes place;
4. whether various services and programs are free or if there is a charge for the service;
5. who sponsors the activity or service, the local or retiree club alone or jointly, the employer or a ommmunity organization alone or jointly with the union or retiree club, and whether they have been negotiated.

B. ACTIVITIES/PROGRAMS

preretirement counseling and programs

social activities, travel services, tours

opportunities for community service

personal/family counseling

job counseling/placement services

educational programs, counseling, referrals

retiree newsletter, column in local paper

Other

B. SERVICES

general medical insurance

eye care insurance

dental insurance

prescription drugs

medical clinic/facilities

nursing homes or home health care

life insurance/death benefits

legal services

preparation of tax returns

credit unions, credit card services

subsidized housing for retirees

C. What outreach methods are used to reach retirees? (specify)

____

If you have special publications, what are their names and how often are they distributed? Please send us a copy.

Are articles for retirees included in the local's newsletter?

How frequently do you send information through the mail to retirees?

Do you use local radio or TV to inform members?

Are members on the mailing list of NCSC?

D. What programs or services are wanted or needed by the retirees that are not now available?

E. What assistance is needed to provide these services or to improve or expand present programs and services? Do you need funds, people, or materials?

IV. POLITICAL AND LEGISLATIVE ACTIVITIES

A. Does your union or retiree club work with other organizations that engage in political and legislative action involving older workers? (If yes, explain.)

	YES	NO
NCSC	___	___
AARP	___	___
Gray Panthers	___	___

Other (specify) ________________________________

B. Do you involve retirees in your union's political education and legislative activities? If yes, describe.

V. ADDITIONAL INFORMATION

Is there anything else you would like to tell us about your retirees?

Thank you for your time and cooperation. Please feel free to call us if you wish to add more information - (202) 887-6800.

APPENDIX D

SAMPLE LANGUAGE FROM INTERNATIONAL UNION MANUALS AND GUIDES

AFSCME

For retired AFSCME members, retiree chapters provide a cohesive organization through which to maintain and improve their health and pension benefits and to fight for other programs for senior citizens. Working with AFSCME locals, councils, and senior and labor coalitions, chapters can develop and support grassroots programs to bring a better life to retired public employees and future retirees.

Retiree chapters provide activities that help make retirement more meaningful. Through chapter and sub-chapter membership, retirees can develop new interests or continue the activism they enjoyed during their working years. Membership in a retiree chapter affords AFSCME members a chance to maintain the relationships they have developed through the union, and it gives their spouses a chance to belong, too.

And, through the chapters, retired members can stay informed about AFSCME programs, policies, and objectives. Retiree chapters also provide social, recreational and educational opportunities for a rapidly growing senior community.

For members approaching retirement, AFSCME retiree chapters provide a built-in transition to retirement.

CWA

One of the purposes of the CWA Retired Members' Clubs is to provide activities that will make the retirement years of our members more meaningful. Through such clubs they can find new interests and develop a program of satisfying activities. Involvement in their club and the affairs of their communities will give them a feeling of greater usefulness and a sense of accomplishment.

When retired members are mobilized into active Retired Members' Clubs they can help your Local to achieve goals that benefit working people generally.... As the programs develop, these senior and retired members should be a valuable resource in the areas of organizing, community services, etc.

UFCW

This Retirees' Club will enable your retired members to enrich their lives by participating in social, union, political, and community affairs. And local unions will find the energy and dedication of their retired members a welcome supplement to the work of active members.... The Retirees' Clubs provide an outlet for a retired member's energy and give him a feeling of belonging. At the same time, the retiree is enabled to make an important contribution to the local union's affairs.

ACTWU

Retired Members Programs: continue friendships among ACTWU members, beyond working years and into retirement; identify needs/interests/concerns shared by ACTWU retirees.... and plan programs, making use of collective strengths; link retired members to community resources for jobs, services, activities; keep retirees informed on legislative issues that affect them, stimulating political action.

IBEW

Their [retirees] talent and energy can, through Retiree Clubs make significant contributions in their own interest, to the IBEW and to their Country. The formation of IBEW Retirees Clubs can play many important roles to the benefit of the pensioner and the IBEW.

- Help pensioners to help themselves.
- Provide means for unified expression.
- Maintain a fraternal tie with the Local Union.
- Provide opportunities for needed social and recreational activities.
- Develop Educational programs for those nearing retirement.
- A source of political and legislative manpower.
- A resource for community involvement.
- Consolidation of our strength at the ballot box.

IAM

One of the purposes of IAM retired members clubs is to guarantee that the retirement years will indeed be golden. Through such clubs retirees can develop a program of satisfying activities. They can meet together to try to ease some of the personal, financial and physical problems that come with aging. Greater involvement in club and community affairs will give them a feeling of greater usefulness in life.

IUE

The objectives of the Retired Members' Council are:

1. To provide the means through which retired IUEers can organize themselves so that they can continue to be productive by contributing to the welfare of their communities as well as the Nation;

2. To help provide themselves with an opportunity for expanded social and recreational activities;

3. To make sure that retirees be kept abreast of economic, social, legislative and political developments which impact on their lives and to be available

to help influence legislation and political decisions beneficial to retirees and older Americans;

4. To establish a pre-retirement planning curriculum and hold workshops and seminars for those who are nearing retirement age, so that they will be better able to bridge the gap between active employment and retirement; and

5. To protect and improve health care benefits.

UBC

The Retirees Club is your organization. It has one purpose - and one purpose only: to serve your interest as a senior citizen and as a part of the trade union family.

UAW

Soon after the first workers retired, the delegates to the 1951 convention voted overwhelmingly to grant them "Retired Worker Status," giving them lifetime membership without paying dues.

At the convention in '59, the delegates voted to set up a special department for retirees and established retired workers committees in each local union.

A new structure was adopted at the 20th Convention in 1966 which provided for Retired Worker Chapters in any local with twenty-five or more retirees. These retirees run their own programs, elect their own officers, select a retiree to sit on the Local Union Executive Board and elect delegates to the Regional Retired Workers Council.

The Regional Councils are made up of delegates from all the Chapters and Area Councils in each Region. The Regional Council elects a member to the International Retired Workers Advisory Council. These retirees are automatic delegates to the UAW Constitutional Convention.

The voluntary dues paid by the retired workers since '66 make their programs self-supporting. Today 80% of the retired members are on dues check off.

Our union has not forgotten those who have retired. There are now 715 Retired Workers Chapters where retirees who worked together still maintain their friendships and keep in touch with their local union.

There are over one hundred Regional Area Councils and 20 International Area Councils in which retired members can meet with other UAW retirees. The UAW has built a structure through which the retired workers can pool their strength and make their voices heard in their communities ... and they continue to grow.

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